METROPOLITAN TORONTO ASSISTED HOUSING STUDY: PART I

DETERMINATION OF THE NEED FOR ASSISTED HOUSING

Prepared by the Metropolitan Planning Department
with financial assistance from the
Canada Mortgage and Housing Corporation

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Michael Ornstein of the Institute for Behavioural Research (I.B.R.) directed the survey of approximately 10,000 households in Metropolitan Toronto and submitted a written report analyzing the survey data. The survey results formed the major basis for estimating the need for assisted housing described in this study. The Metropolitan Toronto Assisted Housing Survey: Final Report can be obtained directly from I.B.R.

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The Metropolitan Toronto Assisted Housing Study is being conducted under the direction of a Steering Committee consisting of the following representatives:

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1.0 INTRODUCTION

1.1 Background

The Metropolitan Toronto Official Plan directs Metro Council, in consultation with the Area Municipalities, to establish on an annual basis a five-year production target for low-income assisted housing. As a prior step in determining such targets, it was decided that it was desirable to have an estimate of the need for low-income assisted housing that would be reliable and up-to-date.

Following the submission of a proposal to the Economic Development and Planning Committee in early 1981 by the Social Planning Council of Metropolitan Toronto to undertake a housing needs study, the Commissioner of Planning was asked to examine the possibility of doing the study in-house and to seek funding from the Canada Mortgage and Housing Corporation. This led to the preparation of the Terms of Reference for A Study to Identify a Program for Assisted Housing in Metro Toronto which were adopted by Metro Council in June, 1981. This study had three major components: an identification of the need for assisted housing in Metropolitan Toronto, an evaluation of the alternative policy options available to meet the identified need, and the setting of a five-year target for the production and/or acquisition of low-income assisted housing and the distribution of this target among area municipalities.

Following discussions with representatives from the Ministry of Municipal Affairs and Housing and the Canada Mortgage and Housing Corporation (C.M.H.C.), it was concluded that the best method of determining the current need for assisted housing would be through a survey of households in Metropolitan Toronto. In December, 1981, a proposal for such a study was submitted to C.M.H.C. for funding under Part V of the National Housing Act and approval was obtained in March, 1982. The study costs were shared between the Metropolitan Planning Department and C.M.H.C.

Following a competitive bidding process, the Institute for Behavioural Research (I.B.R.) was hired to undertake a postal survey of a sample of Metro tenants and senior homeowners. The survey work began at the end of September, 1982, and was completed by the end of December, 1982. A final report was received from I.B.R. in February, 1983.[1]

This report addresses the first component of the Metro Assisted Housing Study, i.e., the identification of housing needs. The other two components will be covered in a separate report to be submitted to The Economic Development and Planning Committee in May, 1983.

1.2 Study Objectives

This study has three major objectives:

(i) To estimate the need for low-income assisted housing in Metropolitan Toronto. Need will be disaggregated according to household type (single and two-parent families, childless couples and non-family households), age of head (senior/non-senior), size and income.

This information will be useful in setting targets for the provision of assisted housing for existing client groups (i.e., seniors and families with children) and for providing guidance to developers of assisted housing about the kinds of units and support services that are needed. In addition, the study will examine the needs of those households not currently served by housing programs, i.e., low-income singles and couples under 60 years old and not disabled.

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1. The final report the Metropolitan Toronto Assisted Housing Survey was submitted to the Metro Planning Department as a background document to this study and can be obtained directly from the Institute for Behavioural Research at York University.

(ii) To compare the characteristics of clients of existing housing programs to identified need. In this section, profiles of tenants in rent-geared-to-income units and on waiting lists for units will be compared with a profile of those identified as needing assistance in the survey. This type of comparison will help to evaluate which types of need various housing programs are currently addressing.

(iii) To provide a demonstration project on measurement the need for housing assistance. The study is intended to provide a basis for assessing both the use of a mail-out sample survey as a tool for measuring need between census years when reliable income and shelter cost data are not available at a detailed geographical level, and to test a particular method of assessing need. This study employed a method for measuring need for housing assistance based on three aspects of need: affordability, suitability and adequacy. The measure of need used in the study was the residual income approach. This measure differed from the traditional measures of need which are usually based on the number of households belonging to a low-income category and paying more than 25 or 30% of gross income on housing.

1.3 Organization of the Report

The first section describes the background to the study and discusses the study methodology. The second section describes the study methodology for the needs estimation - definitions of need that were used, the survey approach and the qualitative study of those people without permanent accommodation. Section three presents the findings from the survey and the qualitative study while section four discusses the profiles of households identified as needing assistance in the survey compared to households currently in rent-geared-to-income units managed by the Metro Toronto Housing Authority, Metro Toronto Housing Company and Cityhome. Section five presents the study conclusions.

2.0 STUDY APPROACH

2.1 Defining Need

This study uses three criteria in determining whether housing needs have been met: housing should be affordable, of a suitable size (i.e. not crowded), and in adequate condition.[2] Affordability implies that a household's shelter costs should not be so high as to prevent them from purchasing other necessities of life. The adequacy criterion assumes that households are entitled to occupy housing that is physically adequate and has appropriate bathroom and kitchen facilities. Finally, the suitability criterion requires that certain space standards per person be met in order to avoid crowding. The operational definitions for these three aspects of need are described below.

2.1.1 Affordability

The most common measures of housing affordability classify as in need those households paying more than a fixed percentage of income on housing - usually 25% or 30%.[3] Furthermore, needy households are often limited to those in the lower ranges of the income distribution.

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2. These three aspects of need have been used in a number of national studies on housing need. See, for example, Housing Affordability Problems and Housing Need in Canada and the United States: A Comparative Study, prepared by Canada Mortgage and Housing Corporation and the United States Department of Housing and Urban Development, 1981; and The Relationship Between Social Policy and Housing Policy: A Federal Perspective, Government of Canada, Ottawa, 1979.

3. See, for example, Low-Income Housing in Alberta: A Review of the Community Housing Program, Clayton Research Assoc., December 1978, where needy households were defined as renter households in the lower third income group paying more than 30% of their income on shelter.

This study, by contrast, employed the residual income approach which was adapted from the 1980 Metro Planning Department report Housing: Affordable Or Not. The residual income approach starts with a household's net income and then subtracts housing costs. The remaining income, referred to as residual income, is then compared to a threshold income needed to cover basic non-housing expenditures taking into account the household composition (one or two-parent, age of children, age of head, household size, and employment status).

In this study the non-housing expenditures were derived from the Guides for Family Budgeting: 1981 produced by the Social Planning Council of Metropolitan Toronto and updated to April, 1982. Appendix A provides a detailed account of how these non-housing expenditures were calculated. The budget guidelines represent a modest standard of living at approximately the 30th percentile of consumption which was determined to include "goods and services necessary to maintain the physical and social functioning of families".[4] The budget guidelines are somewhat more generous than the Statistics Canada definition of poverty which classifies a family as living in poverty if more than 58% of the family's income is spent on food, clothing and shelter. The guidelines for a family of four in September, 1982 for Metro Toronto required an income of $21,650 - about $2,000 higher than Statistics Canada low-income cut-off.

The method for determining whether or not a household has an affordability problem is summarized below:

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4. Guides for Family Budgeting, 1981, Social Planning Council of Metropolitan Toronto, page 14.

Calculate:

NET INCOME - HOUSING COSTS = RESIDUAL INCOME

Where, Net Income	=	income after taxes
Housing costs	=	rent (+ utilities) or mortgage (+ utilities and property taxes)
Residual Income	=	income left over for other non-housing expenditures

If Residual Income is less than the Threshold Income, then the household has an affordability problem.

Where, Threshold Income	=	income defined as that necessary for basic non-housing expenditures by the Social Planning Council

Conversely, if Residual Income is greater than Threshold Income, then the household doesn't have an affordability problem.

The residual income was selected to measure housing affordability because, unlike the fixed percentage housing:income ratio, it takes into account variations in non-housing expenses due to family size and type. The fixed percentage method, on the other hand, leaves the same amount of residual income for different households with similar incomes regardless of the household size. Secondly, with the residual income approach, non-housing expenses are fixed and, therefore, could be expected to consume a higher percentage of gross income as incomes decrease. The fixed percentage ratio by contrast cannot reflect the reality that lower income households may have to spend a lower proportion on housing than the allowable standard in order to permit such households to meet other basic needs. The study allows for a comparison of the residual income approach to be made with the more traditional measures of affordability, e.g., spending more than 25 or 30% of gross income on housing.

2.1.2 Suitability

Two different measures of crowding were considered for use in the study.[5] The first defined a household as crowded if it had more than one person per room, while the second defined a household as being crowded if there were more than two persons per bedroom. Definitions using some minimum square footage requirement per person were considered impractical in the survey approach due to the difficulty of obtaining accurate self-assessed data. Expected inconsistency as to how some types of rooms, e.g. dining rooms, might be reported led to the conclusion that the two persons/bedroom might provide more consistent results. After examining the results of the two crowding measures based on the survey, it was concluded that neither measure was more preferable than the other. Hence, it was decided that accommodation was unsuitable if it was crowded according to either definition.[6]

2.1.3 Adequacy

Alternative definitions of adequacy were examined and it was decided that the study would employ three aspects of the definition of physical inadequacy, as discussed in the joint C.M.H.C. and H.U.D. report Housing Affordability Problems and Housing Need in Canada and the United States: A Comparative Study, i.e., adequate toilet facilities, adequate kitchen facilities and the need for major repair.[7]

A unit was defined as physically inadequate if any one or more of the following problems were present:

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5. See Appendix C1 for a list of alternative definitions that were used.

6. A cross-tabulation of number of households crowded X household size is listed in the Appendix C2.

7. See Appendix C1, for a discussion of alternative definitions of adequacy that were examined.

1. for all households except single person households (where shared bathroom or kitchen facilities were deemed acceptable):

   (a) lacking or sharing some or all bathroom facilities (a complete bathroom is a room with a flush toilet, bathtub or shower, and a washbasin with piped water), or

   (b) lacking or sharing some or all kitchen facilities (kitchen facilities should include a sink with piped water, a refrigerator, and a range or stove).

2. Needing one or more major repairs (as specified in a self-assessment question) such as: corroded pipes, damaged electrical wiring, sagging floors, bulging walls, damp walls and ceilings, crumbling foundations, or rotting porches and steps. This question corresponds to that used in the 1982 Statistics Canada Survey of Household Facilities and Equipment.

2.1.4 Overall Need

Households may exhibit all three aspects of need (i.e., live in a unit that was unaffordable, unsuitable and inadequate) or various combinations of these three aspects of need. These combinations yield seven different cases as shown below:

Table 1: VARIOUS COMBINATIONS OF NEED

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Affordability	X	X	X		X		
Crowding	X	X		X		X	
Inadequacy	X		X	X			X

It was determined early in the study that exhibiting only one aspect of need was not a sufficient condition for being categorized as needing housing assistance. For example, the fact that a household occupies a unit that is unaffordable does not automatically imply that assistance is required since the household may be overconsuming housing. Early in the study design, it was, therefore, determined that different checks would be introduced into the estimation of need to ensure that households were not overconsuming housing and, conversely, that they could afford an appropriately sized unit if not already living in one. The logic behind this was to ensure that households really did have a housing problem, i.e., they were not voluntarily under-or-over-consuming housing.

Households with all three aspects of need or households that were in housing that was both unaffordable and crowded were automatically classified as being in need of assistance, while households in the five other cases had a check built into the overall estimation of need. For example, a household in an inadequate and unaffordable unit could be living in a larger unit than necessary. If they were overhoused, the residual income was recalculated based on the average rent in Metropolitan Toronto for housing suitable to that household size from the C.M.H.C. Rental Apartment Vacancy Survey conducted in October, 1982. It should be noted that the joint C.M.H.C./H.U.D. report discussed above used similar but not identical checks to arrive at what was termed "core" housing need.

The unit sizes that were considered appropriate for various sized households and the corresponding rents are listed below:

Household Size	Unit Size	Rent/Month
1	Bachelor	$306
2	1 Bedroom	$357
3	2 Bedroom	$425
4	2 Bedroom	$425
5	3 Bedroom	$510
6	3 Bedroom	$510

It should be pointed out that these standards were determined to be minimal spatial requirements for the purposes of the study and are nomative in nature, based on commonly used standards of crowding. These standards may be lower than the level of space utilization in the community at large.

The various checks used in the study are explained below:

Determining Overall Need for Housing Assistance for Seven Combinations of Need:

Case 1: Exhibits all three aspects of need. Definitely in need of housing assistance.

Case 2: Also should be classified as being in need.

Case 3: Probably in need. Slight possibility may be overhoused. Check to see that not overhoused. If yes, recalculate residual income based on average rent for housing suitable to household size. If still has affordability problem, then in need.

Case 4: Probably squeezing on housing to afford to purchase other necessities. Recalculate residual income based on average rent and see if household would then have an affordability problem. If yes, then in need.

Case 5: May be overconsuming housing. Use same test as in Case 3.

Case 6: Probably cannot afford suitably sized housing. Use same test as in Case 4.

Case 7: Not enough to say is in need. Use for Case 3.

2.2 Methodology

The primary methodology used to obtain data on need for housing assistance was a random sample postal survey. It was felt that a survey would yield a more accurate estimation of need than need estimates developed by manipulating data on income and housing costs from different sources. A study conducted for the Ontario Ministry of Municipal Affairs and Housing in the Region of Peel showed that the mail-out survey is both a cost-effective and reliable tool for measuring the need for assisted housing.[8] The Ontario Ministry of Municipal Affairs and Housing has used the approach in a number of municipalities to determine the demand for both rent-geared-to-income units and market units in municipal non-profit housing.

One of the concerns expressed early in the study design was that a mail-out survey would be ineffective in reaching those without any permanent accommodation, a group that was thought to be on the increase. Therefore, it was decided that the quantitative mail-out survey would be complemented with a "qualitative" survey of hostels and social service agencies to obtain information about the housing needs of those lacking permanent accommodation.

Each of the two methodologies employed is discussed in more detail below:

2.2.1 Survey Research

(i) Sample Selection

The survey was to include representative samples of three major groups:

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8. Social Policy Research Associates, A Study of the Need for Non-Profit Housing in the City of Brampton and the City of Mississauga in Peel Region, January 1981.

senior and non-senior tenant households and senior-homeowners. Non-senior homeowners were excluded from the survey because it was assumed that households which owned or were purchasing their own home were not likely to be prospective clients of assisted rental housing programs. Senior homeowners were included because of a concern that there might be a large number of such households that were "asset rich but income poor", i.e., with all or most of their mortgage paid off, senior owners often have a good deal of equity in their homes but, because of their stage in life, have low incomes. The study defined a senior household as one where either head was 60 years or more, the age of eligibility for rent-geared-to-income housing programs. The sample selection program provided by the Ministry of Municipal Affairs and Housing actually defined a senior household as one where the head or spouse was 58 years or more, to anticipate potential demand two years hence.

The sampling was done on the 1981 Metropolitan Toronto Assessment Tapes produced by the Ontario Ministry of Revenue using a computer program developed by the Ministry of Municipal Affairs and Housing. As a precondition for sending a questionnaire to senior homeowners, the Ministry of Revenue required the Metro Planning Department to initially send a letter to senior homeowners requesting their participation in the survey. This precondition was introduced because the selection of household by age involves the use of an item not included on the Public Assessment Rolls. Only those homeowners who indicated an affirmative response by returning a pre-stamped postcard were subsequently sent a questionnaire.

Based on the distribution of the number of households in the three major groups for Metro Toronto, I.B.R. requested 6,945 selections from the tenant households and 5,110 selections from the senior homeowners. (See Appendix C3 for the distribution of households by tenure and age of head in Metropolitan Toronto and area municipalities.) The number of requests for each major survey group were determined on the basis of yielding a minimum of 400 cases in the seven major categories of

interest as shown below, this being the number of cases required to ensure that estimates would be correct within plus or minus five percent at the 95% confidence level.

	Household Type		
	Family		Non-Family
Status of Household Head	with children	without children	
Non-senior tenant	X	X	X
Senior tenant		X	X
Senior owner		X	X

The computer program designed to select the sample produced a weighted sample of non-senior tenants and senior tenants, i.e., in proportion to the total population (5,216 non-senior tenants and 1,721 senior tenants). The proportion of senior homeowners selected was higher than senior tenants to take into account the anticipated lower response rate due to the constraint imposed by the Ministry of Revenue. It was subsequently decided to reduce the senior homeowner sample by one-third to 3,204 to keep mailing costs within budget and anticipating that this would yield sufficient cases in the senior owner category. However, because of the low response rate and the high percentage of senior family households (mostly couples), there were only 127 non-family senior homeowner cases thus resulting in a higher margin of error for this group.

The number of households in the universe, the sample selected and the final responses are shown in Table 2.

Table: 2

SAMPLE SELECTION AND RESPONSE RATE

	GROUP		
	Non-Senior Tenants	Senior Tenants	Senior Owners
Number in total population from assessment roll tabulation*	272,377	97,000	129,052
Number of selections requested	---------(6,945)---------		5,110
Number of selections obtained	5,216	1,721	4,806
Number of permission letters mailed	--	--	3,204
Number of permission letters returned	--	--	757
Number of questionnaires mailed	5,216	1,721	757
Number of questionnaires returned	2,005	776	640
Response rate	38.4%	45.1%	20.0%
No. of cases after weighting	1,858	756	648

* Does not include owners and renters that did not give age.

Source: Institute for Behavioural Research, York University, Metropolitan Toronto Assisted Housing Survey; Michael Ornstein, January 1983

(ii) Survey Instruments

A preliminary questionnaire was developed by the Metro Planning Department and was refined by the Institute for Behavioural Research in consultation with members of the Steering Committee and Canada Mortgage and Housing Corporation. The questionnaire was pretested at the end of July, 1982, on 500 households (400 tenant households and 100 homeowners) distributed throughout nineteen blocks located in the City of Toronto. Following the pretest the questionnaire was revised again and received approval from Statistics Canada.

The final questionnaire is found in Appendix B of this study. The questionnaire covered the following major topics: type and size of housing occupied, rental and utility charges (for tenants), mortgage and other housing costs (for owners), satisfaction with housing and neighbourhood, evaluation of condition of housing, household income (before taxes), preferences for assisted housing programs, perceptions as to whether housing assistance was needed, household composition, employment status and ethnicity.

A few comments on how the questionnaire measured income and housing costs are presented below:

(a) Income

The questionnaire asks for before-tax income for the household head, the spouse of the head and all other members of the household. This is the most direct approach to eliciting income data and is most commonly used in major surveys, including the Census. However, in subsequently applying the residual income calculation, it meant that after-tax income had to be computed based on assumptions about income tax deductions derived from household characteristics reported on the questionnaire.[9] As

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9. For a detailed accounting of how after-tax income was computed, see Institute for Behavioural Research, op. cit., pages 18-20.

explained in I.B.R.'s final report this procedure is complex and somewhat error-prone but, nevertheless, produces very good estimates of disposable income and facilitates comparison with Census data.

(b) Housing Costs

For tenants, housing costs were computed by summing the figures obtained for rent, and any additional costs for electricity, natural gas, fuel oil, water and parking. For owners, housing costs were made up of mortgage payments, taxes (if not included in mortgage payments), and the same costs listed above for utilities and heating.

(iii) Administration of the Questionnaire

It was originally proposed that a pre-notification letter explaining the study be sent to all households followed by the questionnaire and covering letter and a reminder postcard. Upon the advice of I.B.R., the initial pre-notification letter was omitted and replaced with a second follow-up postcard in the case of tenant households as it was felt that this was a better way to increase the response rate. In the case of senior homeowners, the prenotification letter had to be sent and affirmed before the questionnaire was sent. All survey instruments are included in Appendix B.

Because of a concern about response bias due to the multicultural composition of the Metropolitan population, considerable effort was undertaken to ensure that households who did not understand English could phone in to request the questionnaire in one of the following languages: French, Italian, Portuguese, Greek and Chinese. The co-operation of the City of Toronto's Information Services Department greatly assisted in this process. In fact, very few requests for translated questionnaires were made: one in French, six in Chinese, one in Greek, three in Portuguese, and eight in Italian or nineteen questionnaires in total. The experience of this survey indicated that the translation of the questionnaire yielded few additional responses.

(iv) Telephone Verification

The consultant conducted a telephone verification of income figures and a few other selected questions. The verification confirmed that the income figures were highly reliable measures of annual income earned for the household over the past twelve months and, therefore, reliable estimates of 1981-82 annual incomes. Of the 39 households contacted, 25 gave exactly the same income figure, 3 were out by $1,000, 5 out by $2,000 and the remaining 6 out by $3,000 or more. Furthermore, the large discrepancies occurred almost entirely among higher income households so they wouldn't affect the needs estimation. The over-estimates of income were offset by the almost equal occurrence of under-estimates of income indicating little overall bias in affordability estimates.[10] Other questions were also verified and generally had high levels of reliability. The two perceptual measures (rating of dwelling and neighbourhood) showed the greatest discrepancies.[11]

(v) Response Rate

As was shown in Table 2, the response rate for the non-senior tenants was 38.4%, for the senior tenants 45.1% and for the senior homeowners 20.0%. Excluding senior homeowners, the response rate was 40.0% which was the anticipated response rate in the proposal to C.M.H.C. and in I.B.R.'s proposal to Metro Planning. Although the return rate was lower than studies on demand for municipal non-profit housing that have been conducted for the Ontario Ministry of Housing where response rates have varied between 40% and 60%, the response rate was good considering the complexity of the questionnaire. The Ministry-sponsored questionnaires are much simpler because their purpose is less complex, i.e., they are used to estimate the demand for municipal non-profit housing rather

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10. Institute for Behavioural Research, op. cit., pages 8-11.

11. For further details, see I.B.R. op. cit., pages 9-11.

than to project the need for assisted housing and they asked income questions only of those households who said they needed a rent-geared-to-income unit.

It should be pointed out that some households had to be reassigned to a group that was different from the group from which they were initially selected. For example, a senior tenant household might have moved into a unit occupied by a non-senior tenant household at the time of the assessment. As a result, the consultant weighted such responses to take account of the fact of differing probabilities of response for the different groups. The number of responses in each of the three major sample groups after weighting is shown on the bottom line of Table 2. For a detailed explanation of the weighting procedure, see Appendix C4. In addition, 140 questionnaires were discarded because the responding households were non-senior homeowners and, hence, had to be excluded from the survey.

(vi) Representativeness

Preliminary comparisons of the survey sample to Census data indicate the sample is quite representative of the population as a whole. For example, when the household size distribution in the survey was compared to the 1981 Census, it was evident that the survey sample was highly representative of the population as a whole. (See pg. 24). At the time of the writing of the report income data was not available from the 1981 Census so it was not possible to compare income profiles of the survey sample and the population. Nor was it possible, in the absence of a non-response survey, to estimate the non-response bias.

In I.B.R.'s final report, M. Ornstein describes the calculation of the estimated margin of error (See Appendix C5). At the 95% confidence level, the estimated margin of error of the need for assisted housing for non-senior tenants is $\pm$ 2.0%, for senior tenants $\pm$ 3.6%, and for senior homeowners $\pm$ 3.1%, all well within accepted margin of error.

(vii) Survey Limitations

The terms of reference stated that the survey should contain a representative sample of low-income single-person households, many of whom, it was thought, would be "roomers". Although the Assessment Rolls generally exclude units which do not have a self-contained kitchen there are some circumstances where a tenancy is assigned to some units which are, in fact, "rooms". This is confirmed by the survey results which show slightly more than 1% of all households sharing kitchen (and/or bathroom) facilities. Under the circumstances it was concluded that the survey was unlikely to provide an adequate sample of roomers and would, therefore, probably under-represent the proportion of low-income singles. In fact, only 5 roomers showed up in the sample.

It should be pointed out that I.B.R. and other consultants who bid for the survey, did not view the mail-out survey as an appropriate means of getting information on people living in rooms and felt that a personal interview with such households would be more suitable. The survey budget was insufficient to undertake such a study.

2.2.2 Qualitative Research on Low-Income Singles

From the beginning of the study design, it was recognized that there was a certain segment of the population that would not be reached through a mail-out survey, namely, those without any permanent accommodation.

A sub-study was designed to estimate the magnitude of the need for housing in Metropolitan Toronto of those with no fixed address and to analyze the characteristics of this population (age, household type and income). In addition, the study was aimed at identifying changes that had been occurring within this group.[12]

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12. For a detailed discussion of the study methodology and results see No Place To Go: A Study of Homelessness in Metropolitan Toronto: Characteristics, Trends and Solutions, Metropolitan Toronto Community Services and Planning Departments.

It was decided that the best approach to obtaining information on this population would be through interviews with those dealing with the homeless, namely operators of hostels providing emergency accommodation and representatives of social service agencies. All hostels in Metropolitan Toronto were represented in the survey while a sample of social service agencies were selected to represent six major client groups (youth, ex-offenders, alcohol and drug, native, mental health and general population). In total, forty interviews were held: twenty-four with hostel operators, twelve with social service agencies and four with housing registries.

Three structured interview guides were developed for use with hostel operators, social service agencies, and housing registries. These interview guides provided a consistent basis upon which the data was gathered. The interview guide was designed to elicit quantitive data (e.g., occupancy levels, age, household type) and more qualitative responses (client type, range of income, reasons for seeking emergency shelter, previous accommodation, obstacles to finding permanent housing, and suggested long-term solutions). For the quantitative data on age, sex and household type, hostel operators and agencies referred to client records; however, for the majority of other responses they gave an educated estimate (except for the smaller hostels where client histories were often well recorded).

A student doing his Master's of Social Work was hired by the Community Services Department to conduct the interviews, collate the data and write a summary report.

3.0 NEEDS ESTIMATION: FINDINGS

3.1 Survey Research

3.1.1 Sample Description

The samples for each of the three survey groups (non-senior tenants, senior tenants and senior homeowners) can be considered to be simple random samples because their sampling from the assessment rolls was systematic, i.e., every nth case was chosen. The groups were also weighted to give results for tenants as a whole and seniors as a whole.

The basic characteristics of three sample groups are provided below in Tables 3 to 10. We will discuss briefly the distribution of household size, sex of head of household, household type, income and employment status

The distribution of household sizes for the three samples and the mean household sizes for each group are shown on Table 3. For comparative purposes, the figures from the 1981 census are also shown. A comparison of the survey results to the 1981 Census indicates a very high degree of representativeness - well within an acceptable margin of error. Only with the senior tenants was there a slight underrepresentation of one-person households and a slight overrepresentation of two-person households.

The data show that senior tenants had the smallest household size (1.6 persons) while senior owners and non-senior tenants had similar sizes (2.2 and 2.3 persons respectively). In all three groups households were small although this was most noticeable among the senior tenant group. Approximately a half of the senior tenant sample consisted of one-person households compared to only 15% among senior homeowners. The majority of senior homeowners were two-person households reflecting a strong tendency for elderly couples to stay in their homes and suggests that when their spouses die, the single elderly do not remain in their home. Among the non-senior tenants roughly a third were in one-person households and a third in two-person households with the remainder in households of three or more. While this reflects the increasing

Table: 3

PERCENTAGE DISTRIBUTION OF HOUSEHOLD SIZE BY MAJOR SURVEY GROUP COMPARED TO 1981 CENSUS

	GROUP					
	Non-senior Tenant		Senior Tenant		Senior Owner	
Household Size	Survey	(1981 Census)	Survey	(1981 (Census)	Survey	(1981 Census)
One	33.4	(35.1)	54.9	(60.5)	14.5	(21.7)
Two	32.9	(30.5)	36.6	(32.1)	60.5	(49.0)
Three	14.6	(15.8)	5.9	(4.8)	16.1	(17.0)
Four	12.2	(11.1)	1.6	(1.5)	6.3	(7.0)
Five	4.9	(4.7)	0.5	(0.6)	1.7	(3.0)
Six	1.5	(1.9)	0.1	(0.3)	0.6	(1.5)
Seven	0.3	(.5)	0.3	(0.1)	0.2	(.5)
Eight or more	0.2	(.4)	0.1	(0.1)	0.1	(.3)
Total	100.0	(100.0)	100.0	(100.0)	100.0	(100.0)
N	1,858		756		648	

Note: Survey defined a senior household as that where either head or spouse was 58 years or more while special run from Census used head 60 years plus.

Source: I.B.R., op. cit. and 1981 Census, Special run for the Metropolitan Toronto Planning Department

proportion of singles in the population as well as decreasing fertility rates, it also reflects the fact that family households are more likely to be in ownership dwellings. (63% of family households in Metropolitan Toronto in the 1981 census were in owned dwellings.)

As can be seen in Table 4, senior homeowners had a substantially higher number of rooms (6.4) compared to the other two survey groups (3.9 for non-senior tenants and 3.4 for senior tenants).

As shown on Table 5 on the distribution of the sex of the household head, almost half of senior renters were headed by a woman compared to only a fifth for homeowners. This would suggest that the single person seniors were largely female since roughly a half were also single person households.

Table 6 presents a distribution of the household types found in each of the three major survey groups. For comparative purposes the census distribution is also shown for all tenants only. It can be seen that the survey results are fairly representative in terms of single person households but seem to have a higher proportion of family households than the Census (55% in the survey compared to 47% in the Census). At the same time the survey appears to underrepresent unrelated people living together. This difference may indicate that more people identified themselves as couples in the survey compared to the Census because of a difference in the wording of the question. Alternatively, fewer unrelated people may have felt motivated to give such detailed information on their household for a non-obligatory survey.

A third of non-senior tenants were single person households, almost a quarter were couples without children while approximately 36% were families headed by a couple and containing one or more children. Single parent families in the non-senior group represented 13% of all households, but 35% of all families with children living in rented accommodation.

Table: 4

AVERAGE HOUSEHOLD SIZE, SIZE OF DWELLING UNIT,
AND NUMBER OF BEDROOMS BY MAJOR SURVEY GROUP

	Non-Senior Tenant	Senior Tenant	Senior Owner-
Household Size	2.3	1.6	2.2
Number of Rooms	3.9	3.4	6.4
Number of Bedrooms	1.7	1.4	2.8

Table: 5

DISTRIBUTION OF GENDER OF HEAD OF HOUSEHOLD
BY MAJOR SURVEY GROUPS

Gender of Head	Non-Senior Tenant	Senior Tenant	Senior Owner
Male	61.0	51.2	81.6
Female	39.0	48.8	18.4
Total	100.0	100.0	100.0
N	1,858	756	648

Source: I.B.R., op. cit.

Table: 6

DISTRIBUTION OF TYPE OF HOUSEHOLD FOR THREE SURVEY GROUPS

Type of Household	GROUP SURVEY Non-Senior Tenant	Senior Tenant	All* Tenants	(1981 Census All Tenants)	Senior Homeowners
One Person	33.4	55.1	39.1	(40.6)	14.5
Family					
Couple without children (under 18 years)	24.5	36.4	45.3		73.6
Couple with children	23.2	2.1			3.8
Single parent with children	12.6	2.7	10.0		2.9
Total family	(60.3)	(41.1)	(55.3)	(46.8)	(79.7)
Two or more unrelated	3.5	0.9	2.8	(12.6)	0.8
Other	2.8	2.8	2.8		4.4
	100.0	100.0	100.0	(100.0)	100.0
N	1,858	756			648

* weighted responses

Source: I.B.R. op. cit. and special run from 1981 Census prepared for Metropolitan Planning Department

Table 7 provides data on the income distribution for the three major survey groups. The median incomes for non-seniors was $22,200, for senior tenants $12,400 and for senior homeowners $26,200.

Household income, however, is very much a function of household type and size as shown on Tables 8 and 9. Thus, we see that for both senior tenants and senior owners, the household income for couples (whether measured by median or mean income) was at least twice that of the single person household. The senior tenant median income was lower than the senior homeowners because of the much higher percentage of single person households and because of the higher proportion of households not employed outside of the home, compared to the senior owner group. We have also seen that such households (i.e. single seniors) are very likely to be females. Such findings confirm existing research on poverty which reveals a very high incidence of poverty among elderly females.[13]

The senior homeowner incomes were the highest of the three groups. This was probably a reflection of the high labour force participation rate (41% were employed on a full-time basis) which resulted from the survey definition of senior as 58 years plus and, thus, included many at the peak of their earning capacity. (See Table 10)

For non-senior tenants, the two-person households had incomes that were 40% higher than that of a single person. Incomes for three and four-person households, however, were lower than that of the two-person household, probably reflecting the higher likelihood of the spouse to stay at home if the household had children. This hypothesis is supported by the mean incomes shown on Table 8 where the mean income for families

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13. See, for example, Women and Pensions, The Canadian Council on Social Development, 1978. This study shows that 51% of unattached women 65-69 are poor as are 69% of unattached women 70 and over (page 43).

with children was almost 20% lower than that of childless couples. Furthermore, higher-income families with children are more likely to own their own home. By far the lowest income group were the single parent families whose mean income was one-half that of two-parent families.

Table: 7

INCOME DISTRIBUTION FOR THREE SURVEY GROUPS*

Total Household Income (in thousands of dollars)	GROUP		
	Non-Senior Tenant	Senior Tenant	Senior Owner
Less than 8	6.6	28.1	4.8
8-11	7.0	16.3	9.9
12-15	12.4	15.5	9.4
16-19	13.5	10.8	7.0
20-23	12.6	8.3	11.5
24-27	12.1	4.2	8.8
28-31	10.2	5.3	5.6
32-35	7.8	2.5	6.8
36-39	4.5	1.7	5.8
40-49	7.2	3.8	12.4
50 or More	6.1	3.5	18.0
Total	100.0	100.0	100.0
Mean	$25,400	$16,800	$33,600
Median	$22,200	$12,400	$26,200
Number of Cases	1,659	602	550

* Income represents total annual household income for previous 12 months, i.e., Sept./Oct. 1981-Sept./Oct. 1982

Source: M. Ornstein, op. cit.

Table: 8

MEAN INCOME BY HOUSEHOLD TYPE*

	Non-Senior Tenants	Senior Tenants	Senior Homeowners
Single Person Household	$ 20,700	$11,600	$ 16,700
(N)	(553)	(328)	(83)
Couple, No Children	$ 34,400	$23,800	$ 36,000
(N)	(415)	(221)	(424)
Couple with Children	$ 28,100	-	-
(N)	(381)		
Single Parent Family with Children	$ 14,600		
(N)	(206)		

Source: Assisted Housing Survey, I.B.R., Special run

* Medians not available for all types of households.

Table: 9

MEDIAN AND MEAN INCOME FOR THREE SURVEY GROUPS BY HOUSEHOLD SIZE

	Median Income	Mean Income	N
Non-Senior Tenants			
1-person	$19,000	$20,700	551
2-person	27,000	29,300	545
3-person	23,500	25,000	244
4-person	25,500	26,900	200
5-person	20,500	24,500	83
All households	22,200	25,400	1,659*
Senior Tenants			
1-person	8,000	11,600	326
2-person	18,900	23,200	221
All households	12,400	16,800	600*
Senior Homeowners			
1-person	12,400	16,800	79
2-person	26,400	33,500	335
All households	26,200	33,600	554*

* Totals do not add up because not all household sizes are shown due to insufficient number of cases to calculate means and medians.

Source: Derived from tables produced by I.B.R. from survey

Table: 10

LABOUR FORCE STATUS OF HOUSEHOLD HEAD FOR THREE SURVEY GROUPS

	Non-Senior Tenants	Senior Tenants	Senior Homeowners
Labour Force Status of Head			
Working Full-time	80.0	22.8	41.2
Working Part-time	5.0	7.9	5.9
Unemployed, looking for work	8.5	3.0	1.5
Not employed outside home	6.5	66.3	51.4
	100.0	100.0	100.0
N	1,858	756	648

Source: I.B.R., op. cit.

3.1.2 Estimation of Need According to Three Need Criteria and Overall Need

Using the methodology described above, the consultant estimated the incidence of need based on affordability, crowding and adequacy (see Table 11). Then an overall incidence of need was determined based on the seven combinations of need described on page 11.

It should be noted that not all respondents answered all of the questions necessary to compute each aspect of need and overall need. Thus, out of the total 1,857 non-senior cases, there were 1,589 cases that had all the data required to calculate all three of the affordability, suitability and adequacy variables; 546 out of 662 senior tenants and 528 out of the 631 senior owner cases had all of the required data.

It was discovered subsequent to the completion of the analysis by the Institute for Behavioural Research on housing need in Metropolitan Toronto, that a significant number of those in need were currently housed in rent-geared-to-income units. In fact, 129 out of the 204 non-senior R.G.I. tenants or 63% were included in the original estimation of need. Similarly, 111 out of the 205 senior R.G.I. tenants or 54% were also included in the original need estimation. This situation occurred mainly because such households did not have enough residual income to meet the non-housing expenditure guidelines used in the study even though they were paying on a rent-geared-to-income basis. Thus, the final report prepared by M. Ornstein of the Institute for Behavioural Research includes in its estimates of housing need tenants already in R.G.I. units.

However, for this report, much of the original needs estimation were reanalyzed to exclude R.G.I. tenants from the needs calculation. This was done because the purpose of the study was to estimate unmet housing need, not to evaluate whether current tenants in rent-geared-to-income programs have sufficient residual income for non-housing needs. It should be pointed out that the incidence of need was calculated based on a sample that included R.G.I. tenants but any R.G.I. tenants who showed up in need were eliminated from the total in need. This was done

to allow for a straight projection of the incidence of need for the three major groups onto the total population obtained from the 1981 Census.

(i) Three Aspects of Need

As is shown on Table 11, affordability as measured by the residual income approach had the highest incidence of need of the three measures of housing need. Suitability (or crowding) was a problem to only a small percentage of households while adequacy was also a problem to a minority of households (although to a larger percentage of households than crowding).

Senior tenants had the highest incidence of affordability problems (27%) followed by non-senior tenants (20%). A much smaller percentage of senior homeowners (15%) were shown to have an affordability problem. It should be noted that the initial estimation of an affordability problem did not take into account the level of housing consumption, i.e., it was based on the residual income approach without any overhousing check.

Table 11 also provides a basis for comparing the needs estimate based on the residual income approach to the estimate based on those paying more than 25% of their gross income on housing and those paying more than 30%. The residual income approach and the 25% of income measure were very close for both non-senior tenants and senior owners while for senior tenants the 25% ratio was 15% higher than the residual income approach. Using the 30% rule of thumb instead of the 25% decreased the need for non-senior and senior tenants by approximately 10% and for senior homeowners by approximately 5%.

It is not possible to explain the differences observed in the three measures of affordability without further analysis. The data does indicate that using the 25% housing:income ratio overestimates the need among senior tenants, i.e., while a high proportion of senior tenants paid more than 25% of their income on housing approximately 45% of those households paying more than 25% did not have an affordability problem according to the residual income approach. This result may be explained

by the fact that senior tenants have low non-housing expenditure requirements due to their small household size although this could be expected to be offset to some extent by non-housing expenditures represting a high proportion of the low incomes prevalent in this group.

Among senior owners and senior tenants overcrowding was almost insignificant; however, 6% of non-senior tenants lived in crowded conditions. It should be remembered that this study used very basic crowding definitions which may be considered lower than community standards and which did not take into account sex and age of children. For example, a couple with two teenage children of different sex would be considered suitably housed in a 2-bedroom unit (or a 4-room apartment).

Adequacy was more of a problem than crowding, especially for non-senior tenants (11%) and senior owners (9%). For the seniors, only 5% were estimated to be inadequately housed. The percentage with an inadequacy problem was almost entirely due to the self-rating question on the need for major repair - very few households had inadequate kitchen or toilet facilities. (See Table 12 below.) This is not surprising given the fact that the Assessment Rolls from which the sample was drawn generally do not count accommodation without exclusive use of a kitchen as a separate unit.

Table 12 also shows a very strong correspondence for the non-senior and senior tenants group between responses indicating units needing major repair and rating the state of repair of their unit as poor. Senior homeowners who said their unit needed major repair were more likely to rate the state of repair as fair.

Table: 11

INCIDENCE OF THREE ASPECTS OF NEED FOR THREE SURVEY GROUPS

Criterion of Need	GROUP: Non-Senior Tenant %	Non-Senior Tenant N	Senior Tenant %	Senior Tenant N	Senior Owner %	Senior Owner N
Percent in Unaffordable Housing						
By Residual Method without overhousing check	20	1,636	27	577	15	537
Housing Costs 30% or more of Gross Income	15		31		9	
Housing Costs 25% or more of Gross Income	24		42		13	
Percent in Unsuitable Housing	6	1,789	1	697	0.4	631
Percent in Inadequate Housing	11	1,787	5	662	9	631

Source: M. Ornstein, op. cit.

Table: 12

COMPARISON OF RESPONSES TO NEED FOR REPAIR AND RATING OF STATE OF REPAIR

	Non-Senior Tenants	Senior Tenants	Senior Owners
% saying unit in need of major repairs	10.6	4.8	7.6
% rating state of repair of unit as . . . poor	10.1	4.6	0.7
. . . fair	27.4	19.2	7.5

Source: I.B.R., Survey Data

(ii) Overall Incidence of Need

Table 13 shows the incidence of need broken down by the seven possible combinations of need. The combined need estimates shows that 19% of non-senior tenants, 24% of senior tenants and 15% of senior owners met the criteria for needing assisted housing as discussed in the methodology.

A further glance at the distribution of the various combinations of need shows affordability by itself to be the single most important contributor to need. For example, for households in need, 64% of non-senior tenants, 89% of senior tenants and 76% of senior homeowners lived in accommodation that was suitable and adequate but consumed too high a proportion of their income to leave them with a sufficient level of income to meet non-housing expenses. Furthermore, these figures have eliminated those households who were considered to be overhoused and could have occupied a unit defined to be suitable in the study design.

Table 13 demonstrates the incidence of need for each combination of need after checks as described earlier on page 10. An earlier analysis of need in the I.B.R. final report which still included R.G.I. tenants in the needs estimate showed that the need due to crowding or inadequacy alone for all groups was almost completely eliminated by the checks, i.e., most of those who lived in crowded or inadequate housing could have afforded to live in suitable housing at the average rent. This, of course, assumes that if people wanted to move to more suitable or adequate housing at average rents, such housing would be available, an assumption that might not hold true in a tight housing market as that which exists in Metro Toronto. It is interesting to note that in the earlier analysis the checking for overconsumption for those households with an affordability problem only marginally reduced the level of need. Similarly, the checks on households in unaffordable and inadequate housing also had a marginal effect. The incidence of those in housing that was both crowded and inadequate was negligible before and after checks.

Table: 13

INCIDENCE OF VARIOUS COMBINATIONS OF NEED AND OVERALL NEED BY THREE SURVEY GROUPS

COMBINATION OF NEED			NON-SENIOR TENANT	SENIOR TENANT	SENIOR OWNERS
Affordability	Crowding	Adequacy	% After Checks	% After Checks	% After Checks
X	X	X	.6	.4	.0
X	X		3.1	.6	.2
X		X	2.7	1.3	2.5
	X	X	.1	.0	.0
X			12.0	20.7	11.4
	X		.3	.0	.0
		X	.1	.4	.9
	Combined Need		18.8	23.6	15.0
	N		1,589	546	528

Note: 129 non-senior R.G.I. tenants were excluded from the calculation of need but were included in the total 1,589. Similarly, 111 senior R.G.I. tenants were excluded from the calculation but were included in the 546 cases.

3.1.3 Characteristics of Households Needing Assistance

This section examines the characteristics of households requiring housing assistance, including household size, household type, labour force participation, income and ethnicity. Both the incidence of need and distribution of need are presented.

(i) Household Size

As can be seen in Table 14, the relationship between household size and the need for assisted housing varies with the sample group being examined.

For non-senior tenants, there was a very strong relationship between the incidence of need and household size. Need in this group was lowest among single person households (8%) but rose with size to reach a high of 48% for households with five or more persons. Table 14 also compares the distribution of need in the non-senior group by size of household to the distribution in the survey sample. This shows that 15% of those needing assistance consisted of single person households compared to 33% in the sample which were single-person households. Larger households constituted a higher proportion of those needing assistance than the sample. For example, households with four persons represented 12% of the sample population but 25% of those in need, while households with five or more represented 7% of the sample population but represent 16% of those needing assistance.

In the senior tenant group, there was a small difference in the incidence of need among one-person senior tenant households and two person households (20% and 23% respectively). Senior tenant households with 3 or more persons had the highest incidence of need. However, an examination of the distribution of need among senior tenants shows that senior singles represented the largest need category at 45% - somewhat lower than their proportion of the sample as a whole. As will be discussed in a later section of the report, one of the reasons the incidence of need among single senior tenants is lower than might be expected is that a very high proportion (around 40%) of such tenants are

in rent-geared-to-income units. The proportion of senior tenant households that were 2-person households and needed assistance was identical to the proportion this group represented of all senior tenants. However, 3+ person households were more likely to show up as needing assistance compared to their proportion of the sample, 18% of senior tenants in need were 3+ person households compared to 8% of the sample.

In the senior homeowner group, the incidence of need was twice as high among single person households compared to couples (20% compared to 12%). It should, however, be pointed out that the estimation of need among senior homeowners did not attempt to take into account any imputed income from equity in an ownership home. The incidence of need among three-person households was 14% - comparable to two-person households while the incidence of need among 4+ person households rose to 29% - just above the incidence of need for single person households. Despite the lower incidence of need among 2-person households, this group, being the largest category in the sample, accounted for a half of all those homeowners needing assistance.

Table: 14

INCIDENCE OF NEED AND PERCENTAGE DISTRIBUTION OF HOUSEHOLDS IN NEED BY NUMBER IN HOUSEHOLD FOR THE THREE SURVEY GROUPS

	PERCENT IN NEED*			PERCENTAGE DISTRIBUTION OF HOUSEHOLDS IN NEED (COMPARED TO SAMPLE)					
	Non-Senior Tenant	Senior Tenant	Senior Owner	Non-Senior Tenant		Senior Tenant		Senior Owner	
				in Need	Sample	in Need	Sample	in Need	Sample
Number of People in Household									
One	8	20	20	15	(33)	45	(55)	19	(15)
Two	13	23	12	22	(33)	37	(37)	50	(60)
Three	28	--	14	22	(15)	--		15	(16)
Three or more	--	47	--	--		18	(8)	--	
Four	39	--	--	25	(12)	--		--	
Four or more	--	--	24	--		--		16	(9)
Five or more	48	--	--	16	(7)	--		--	
Total	19	24	15	100	(100)	100	(100)	100	(100)
N				303		133		528	

* Omitting groups with fewer than 25 cases

Source: M. Ornstein, op. cit.

(ii) Household Type

In Table 15, the need for assistance is examined in relation to household type. Among non-senior tenants, the incidence of need was highest among "other" households (42%), families with children headed by a couple (35%) and single parent families (34%). Single person households and couples had the lowest incidence of need at 8% each. The distribution of need among non-senior tenants shows that couples with children were the largest category, representing 42% of non-senior tenants needing assistance. Although single parent families represented 13% of the sample, they represented 21% of the need among non-senior tenants. Single person households and couples with no children together represented a quarter of all non-senior tenants needing assistance.

Table 16 examines the combined effect of household type and household size. As household size increased among households headed by a couple, the incidence of need also increased. For example, the need among families with 3 persons was 21% compared to 49% for families with 5+ persons. This linear relationship was not as evident among single parent families where the incidence of need was high among all households although slightly lower among single parent families with 2 person households.

Upon reanalysis of the data excluding the R.G.I. tenants, it was not possible to recompute the incidence and distribution need among senior tenants. For senior tenants the figures for two-person households were used to represent couples with no children because the earlier analysis had shown these incidences of need to be almost identical. Furthermore, an examination of the senior tenant sample showed that two person senior tenant households and senior tenant couples were almost identical.

Among senior homeowners, the distribution of need shows that families headed by a couple but not containing children represented 63% of senior homeowners needing assistance.

Table: 15

INCIDENCE OF NEED AND PERCENTAGE DISTRIBUTION BY TYPE OF HOUSEHOLD FOR THREE SURVEY GROUPS

	PERCENT IN NEED			PERCENTAGE DISTRIBUTION OF HOUSEHOLDS IN NEED (COMPARED TO SAMPLE)					
	Non-Senior Tenants	Senior Tenants	Senior Homeowners	Non-Senior Tenants		Senior Tenants		Senior Homeowners	
				In Need	(Sample)	In Need	(Sample)	In Need	(Sample)
Type of Household									
One Person	8	20	21	15	(33)	45	(55)	20	(15)
Couple, no children	8	23*	13	11	(24)	37*	(36)	63	(74)
Couple, with children	35	--	--	42	(23)	Others: 18	(9)	4	(3)
Single Parent	34	--	--	21	(13)			4	(3)
Unrelated Persons	23	--	--	4	(4)			1	(1)
Other	42	--	--	7	(3)			8	(4)
Total	19	24	15	100	(100)	100	(100)	100	(100)
N				303		133		528	

* In the second run of estimating need, i.e., when R.G.I. tenants were excluded, it was not possible to calculate the new estimate of need for senior tenants by type of household. Therefore, we have substituted the need figures obtained for 2-person households. In the original need estimate including R.G.I. tenants, the need figures for couples (no children) and 2-person households were almost identical. Also in the sample, the number of 2-person senior tenant households and couples (no children) were also almost identical. (For the first run of estimating need see I.B.R.'s final report, op. cit.)

Table: 16

INCIDENCE OF NEED FOR FAMILIES HEADED BY A COUPLE AND A SINGLE PARENT BY SIZE FOR NON-SENIOR TENANTS

Type of Household and Size		Incidence of Need
Family Headed by a Couple	- 2 persons	6
	- 3 persons	21
	- 4 persons	37
	- 5 or more	49
Single Parent Family	- 2 persons	31
	- 3 persons	38
	- 4 or more	34

(iii) Labour Force Participation

Table 17 shows the relationship between labour force status and housing need. Among 56% of non-senior tenants needing assistance, the head of the household was working full-time. This group, however, had the lowest incidence of need, representing 14% of such households. The next largest category were households where the head of the household was unemployed and looking for work representing 19% of households in need with an incidence of need of 50%. Households where the head was working part-time or not employed outside the home also had a high incidence of need (54% and 60% respectively) and together represented approximately a quarter of households needing assistance.

Among senior tenants in need, 72% were not employed outside the home (probably retired) and represented the largest proportion of households

Table: 17

INCIDENCE OF NEED AND PERCENTAGE DISTRIBUTION BY LABOUR FORCE STATUS

	PERCENT IN NEED			PERCENTAGE DISTRIBUTION OF HOUSEHOLDS IN NEED (COMPARED TO SAMPLE)					
	Non-Senior Tenant	Senior Tenant	Senior Owner	Non-Senior Tenant		Senior Tenant		Senior Owner	
				In Need	(Sample)	In Need	(Sample)	In Need	(Sample)
Labour Force Status of Head of Household									
Working full-time	14	13	5	56	(78)	12	(21)	15	(39)
Working part-time	54	31	12	13	(5)	10	(8)	5	(6)
Unemployed, looking for work	50	--	--	19	(10)	6	(3)	1	(2)
Not employed outside the home	60	38	23	11	(7)	72	(68)	78	(53)
Total				100		100		100	

Note: Incidence of need were based on number of cases after R.G.I. units had been removed. Therefore, total non-senior tenant cases was 1,440 and senior cases was 420, rather than 1,589 and 546.

needing assistance, with an incidence of need of 38%. Senior households where the head was working full-time had a similar incidence of need to non-senior tenants (13%) and represented 12% of senior tenants needing assistance. Senior tenants working part-time had a fairly high incidence of need at 31%.

Senior owners working full-time had the lowest incidence of all groups in the survey at 5% thus supporting the earlier suggestion that this group included many at their peak earning level. Even among senior owners not employed outside the home, the incidence of need was lower than among senior tenants, which could reflect lower housing costs (because most homes had been paid for) or higher incomes.

(iv) Income

The distribution of incomes and median incomes for different types of household needing assistance are compared to those for the different types in each of the three major survey groups. (See Tables 18A, 18B, 19A and 19B.)

For single person households in the non-senior tenant group the median income of households needing assistance was $8,000 compared to $19,000 for the sample. All of these households in need were concentrated in the lowest income quintile for single person non-senior tenants.

Households needing assistance that were headed by a couple and did not contain children had a median income of $13,100 while couples with children that needed assistance had a median income of $19,300. The median income for all families in the survey head by a couple (with and without children) was $28,800. For couples with children the median income of households needing assistance was $15,300 for 3-person households, $19,400 for 4-person households and $21,300 for 5+ person households. Approximately 80% of families headed by a couple (with and without children) that needed assistance were concentrated in the lowest third of incomes for such households.

For single parents the income characteristics of households needing assistance were not much different from those of this group as a whole in the survey sample. In fact, the median income of single parent families in the survey was $11,100 while the median income of single parent households needing assistance was $12,900. This somewhat surprising situation can be explained by the large number of single parent families in the survey that were identified as living in rent-geared-to-income units.[14] An estimated 40-45% of single parent families in

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14. Of the 205 non-senior tenant households in the survey that lived in R.G.I. units, 129 showed up in the original estimate of need done by I.B.R. of which 77 or 60% were single parent families.

rented accommodation in Metropolitan Toronto currently live in rent-geared-to-income units. It is not surprising, therefore, that the overall median income for single parent families is lower than households still in need of housing assistance. The median income for 2-person households was $12,100 and $14,000 for 3-person households. When household size was controlled, the median incomes for single parents and two parents needing assistance were very similar - $14,000 for 3-person single parent families and $15,300 for 3-person two-parent families; however, as Table 18B shows, 40% of 3-person single parent households had incomes less than $12,000 compared to 19% of 3-person 2-parent families.

Among single senior tenants the median income for households needing assistance was $7,100 compared to $9,000 for single seniors in the sample. Seventy percent (70%) of single senior tenant households needing assistance had incomes below $8,000 compared to 45% in the sample as a whole. It should be remembered that only 6% of non-senior single tenants had incomes this low. For two-person senior tenant households (or couples) the median income was $11,500 for households needing assistance compared to close to $19,000 in the survey sample. Two-person senior tenants needing assistance were concentrated in the lowest two income quintiles of such households.

Among senior owners, single person households needing assistance had a median income of $7,000 compared to $13,400 for the sample. Single senior owners needing assistance were virtually all concentrated in the lower two income quintiles for this group. For two-person senior owner households, the median income for the survey was $26,400 compared to $10,000 for households needing assistance. Two-person senior owners needing assistance were concentrated in the lowest income quintile.

Table: 18A

MEDIAN INCOME FOR HOUSEHOLDS IN NEED BY HOUSEHOLD TYPE COMPARED TO SAMPLE FOR NON-SENIOR TENANT HOUSEHOLDS

		Non-Senior Tenants	
Household Type		**In Need**	**Sample Median**
Single Person Household		$ 8,000	$19,000
Couple, No Children		$13,100	
			$28,823*
Couple with Children	All	$19,300	
	3 persons	$15,300	
	4 persons	$19,400	
	5+ persons	$21,300	
Single Parent Family with Children	All	$12,900	$11,100
	2 persons	$12,100	
	3 persons	$14,000	

* Could not compute median income with/without children separately.

Source: Derived from special runs by I.B.R.

Table: 18B

INCOME DISTRIBUTION OF NON-SENIOR TENANT HOUSEHOLDS IN NEED COMPARED TO SURVEY DISTRIBUTION

	Single Person Household		Childless Family Headed by a Couple	All Families Headed by a Couple	Two-Parent Families with Children				Single Parent Families			
						In Need					In Need	
	Survey	In Need	In Need	Survey	All	3 persons	4 persons	5+ persons	Survey All	All	2 persons	3 persons
8	6.0%	48.9%	24.3%	2.1%	2.4%	6.4%	1.8%	-	25.7%	20.0%	24.1%	20.8%
8-11	8.1%	51.1%	12.1%	3.1%	9.5%	12.9%	14.3%	-	19.9%	23.0%	24.1%	20.8%
12-15	17.9%		36.3%	7.0%	19.6%	38.7%	16.0%	10.0%	18.4%	29.3%	44.8%	16.6%
16-19	18.6%		0.0%	9.3%	23.6%	19.3%	21.4%	30.0%	16.5%	23.2%	6.9%	33.4%
20-23	17.0%		9.1%	11.8%	25.2%	22.6%	32.1%	17.5%	5.3%	3.0%		8.4%
24-27	11.6%		12.2%	13.6%	11.8%		10.7%	22.5%	6.1%	1.5%		
28-31	9.4%		6.0%	12.6%	7.8%		3.6%	20.0%	2.4%			
32-35	5.6%			11.0%					1.4%			
36-39	1.6%			7.3%					1.9%			
40-49	2.1%			12.4%					1.4%			
50+	2.0%			9.8%					1.0%			
Median	$19,000	$8,000	$13,100	$28,800	$19,300	$15,300	$19,400	$21,300	$11,100	$12,900	$12,100	$14,000
N	553	45	33	796	127	31	56	40	206	65	29	24

Note: N's for households in need by household size are too small to be significant for different income classes. Distributions are provided to show income concentrations only.

Table 19A

MEDIAN INCOME FOR SENIOR HOUSEHOLDS BY SIZE

COMPARED TO SURVEY

	Senior Tenant		Senior Owners	
	In Need	Sample Median	In Need	Sample Median
Single Person Households	7,100	9,000	7,000	13,400
Two-Person	11,500	18,900	10,000	26,400
Three-Person	15,700	20,400	17,400	40,300

Table: 19B

INCOME DISTRIBUTION FOR SENIOR HOUSEHOLDS IN NEED COMPARED TO SURVEY DISTRIBUTION

	Senior Tenants						Senior Owners					
	Single Person Household		2-Person Household		3+ Persons		Single Person Household		2-Person Household		3+ Persons	
	Survey	In Need	Survey	In Need	Survey	In Need	Survey	In Need	Survey	In Need	Survey	In Need
8	44.8	71.6	6.9	14.3	13.2	16.6	15.9	81.3	3.5	21.2	1.4	8.0
8-11	18.4	28.3	15.8	42.8	5.7	8.4	28.8	18.7	8.7	67.2	2.1	12.0
12-15	13.8		18.1	42.9	15.1	29.2	16.5		10.4	11.6	2.8	16.1
16-19	8.9		13.1		13.2	25.0	7.9		6.4		7.6	32.1
20-23	4.3		10.9		22.6	20.8	10.9		14.6		4.2	12.0
24-27	3.4		5.4		3.8		6.4		9.3		9.7	14.5
28-31	3.9		5.4		13.2		2.6		6.8		4.2	5.2
32-35	1.2		5.0		-		2.6		6.7		9.7	
36-39	-		4.1		1.8		1.3		6.4		6.3	
40-49	0.9		7.2		5.7		5.1		9.8		22.8	
50+	0.3		8.1		5.7		2.0		17.4		29.2	
	9,028	7,105	18,853	11,464	20,371	15,664	13,389	7,000	26,379	10,044	40,338	17,385
	326	60	221	49	53	24	79	16	335	40	141	25

Note: N's for households in need by household size are too small to be significant for different income classes. Distributions are provided to show income concentrations only.

(v) Ethnicity

Respondents were asked to indicate the ethnic or cultural group to which they belonged. Ethnicity was then cross-tabulated against the need for assistance to see if there was any differences among different ethnic groups.

Only among the non-senior renters were there enough cases to examine how the incidence of need varied by ethnic group. The results suggest the incidence of need is highest among West Indians (34%), East Indians/Pakistanis (35%) and other Orientals, i.e., excluding Chinese (32%). It should be pointed out that the estimates were based on a small numbers of cases. Furthermore, while these groups had the highest incidence of need, they represent a small proportion of those in need because of their low representation in the sample population, e.g., 5% of all respondents were West Indian, 2% were East Indian or Pakistani, and 4% were other Oriental.

It is very difficult to draw conclusions about the effect of ethnicity on the need for assisted housing based on this preliminary analysis. For example, differences in occupational or educational status, knowledge of English, duration of residency in Canada, and prejudice could all be factors accounting in varying degrees for lower incomes, and hence, a higher incidence of housing need.

Table: 20

INCIDENCE OF NEED BY ETHNICITY*

Ethnicity	GROUP Non-Senior Tenant	Senior Tenant	Senior Owner
Ethnic Group (first mention)			
French	17	19	--
English	16	22	13
Irish	18	18	16
Scottish	7	14	13
German	18	--	--
Italian	20	--	--
Jewish	17	--	--
Chinese	21	--	--
Ukrainian	8	--	--
Other European**	14	9	23
Other Oriental	32	--	--
West Indian	34	--	--
East Indian	35	--	--
Overall Need	19	24	15

* Estimates omitted for groups with less than 25 cases.

** Does not include Dutch, Polish, Greek or Portuguese for whom there were insufficient cases upon which to calculate incidence of need.

3.1.4 Perceived Need Versus "Objective" Need

It was decided that the survey data could be used to check whether those who were determined to need assistance by the study's methodology also perceived a need for assistance.

Respondents were asked whether or not they needed assistance with their housing costs and, if so, for what reasons. They were also asked if the household was on the waiting list for a subsidized unit. When responses to these questions were cross-tabulated against whether or not the household was found to need assistance, there was a strong relationship for non-senior tenants (59% agreed they needed assistance), but a weaker relationship for senior tenants (45%) and senior owners (36%). Only a very small percentage of non-senior and senior tenants and almost no senior owners who were judged to need assistance were on a waiting list for a rent-geared-to-income unit.

As can be seen in Table 21, among the non-seniors who said they needed assistance the two major reasons given were because their rent was too high and because they needed a better or larger unit but could not afford it. Among senior tenants the majority of reasons given for needing assistance had to do with rent being too high, i.e., senior tenants by and large seemed to feel adequately and suitably housed.

3.1.5 Need by Municipality

The sample frame for the survey was designed to be representative at the Metropolitan level only, and not for each constituent municipality. This was primarily because identification of need by municipality would tend to undermine the principle of fair-share allocation of future assisted housing targets which was agreed upon by all municipalities and adopted as a policy in the Metropolitan Official Plan.

Table: 21

PERCENTAGE OF HOUSEHOLDS IN NEED THAT FELT ASSISTANCE WAS NEEDED

		Non-Senior Tenants	Senior Tenants	Senior Owners
Do you feel you need assistance in paying your housing costs?				
NO		41%	55%	64%
YES		59%	45%	36%
- costs are too high		(56%)	(83%)	(65%)
- need larger unit but can't afford it		(38%)	(15%)	(5%)
- other		(6%)	(2%)	(30%)
	N	292	121	75
Are you currently on a waiting list for subsidized housing?				
YES		8%	8%	1%
NO		92%	92%	99%
	N	301	124	81

As an alternative, the survey questionnaire asked respondents to indicate which municipality they would prefer to live in if they became eligible for an assisted housing unit. Respondents could indicate municipalities of first, second and third choice. Tabulations for all respondents indicate the following first choice preferences - Toronto 41%; North York 22%; Scarborough and Etobicoke 15%; York 3% and East York 5%. The composite indices of preference obtained by adding all three choices as a percent of total responses are Toronto 64%, North York 59%, Scarborough 38%, Etobicoke 34%, East York 28% and York 26%. There were some variations in these percentages for the senior tenants and senior owners, however, the basic pattern is maintained. These data along with preferences for the different assisted housing programs will be evaluated further in the subsequent report on programs and production targets.

3.2 Projected Need

3.2.1 Estimated Need for Three Survey Groups

The estimated total need for assisted housing in Metropolitan Toronto was computed for each of the three survey groups by projecting the need onto the population estimates for the three survey groups and then allocating the distribution by household size according to the distribution obtained in the survey. (See Table 22A and 22B) The projected need was based on a high and a low estimate taking into account the margin of error.

The incidence of need was based on the number of households in each of the three major groups that needed assistance. Tenants living in rent-geared-to-income units appeared in the sample of the population in roughly the same proportion as in the total population for Metropolitan Toronto; however, any tenants living in R.G.I. units that showed up as needing housing assistance were eliminated from the total needing assistance. This permitted a straight projection of the incidence of need onto the population as a whole. Otherwise it would have been necessary

to subtract rent-geared-to-income units by household size and type from the population which was not possible at the time of writing this report given the lack of detailed census data.

As can be seen in Table 22A there are an estimated 56,400 non-senior tenant households needing assistance and 19,400 senior tenants for a total of 75,800 tenant households. Because of the margin of error involved in each of the three categories, the overall number of tenant households in need could range between 66,900 and 84,800. Of all tenant households estimated to need assistance, the majority were non-senior tenants - 74% compared to 26% who were seniors.

In addition to the estimated 75,830 tenant households in Metro Toronto that needed assistance, an additional 15,480 senior homeowners were also found to need housing assistance. However, because of the equity that these seniors have invested in their housing, it is unlikely that a large percentage of this group would find it worthwhile to live in senior citizen housing, i.e., they would usually end up paying such a high rent that it would not be economical to move.[15] Table 23 provides a distribution of the expected selling price of all seniors' homes. Further analysis would be required to estimate the distribution of equity (expected selling price - minus outstanding mortgage) for those senior homeowners in need; however, the available survey data shows that 84% of seniors do not have a mortgage on their house. Furthermore, the median expected selling price for senior owners' homes was $93,400.

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15. For example, a senior with savings of $60,000 would pay $4 x 55 ($4 per month for every $1,000 in equity after the first $5,000) or $220 in addition to their rent based on their income. Assuming they earned 10% on their $60,000 and received minimum Old Age Security, a single senior would pay approximately $400 on a rent-geared-to-income basis.

Table: 22A

PROJECTED NEED FOR ASSISTED HOUSING BY HOUSEHOLD SIZE

Non-Senior Tenants				Senior Tenants				All Tenants
Household Size	No. of Households from 1981 Census	Projected Need	Distribution of Need from Survey	Household Size	No. of Households from 1981 Census	Projected Need	Distribution of Need from Survey	
1	104,740	8,380	15	1	49,755	8,750	45	
2	91,150	12,470	22	2	26,430	7,150	37	
3	47,130	12,470	22	3+	6,045	3,500	18	
4	33,135	13,900	25					
5+	22,430	9,130	16					
All households	298,585	56,430 (18.9%)	100	All households	82,230	19,400 (23.6%)	100	75,830
Margin of Error		± 5,970 (± 2.0%)				± 2,960 (± 3.6%)		
High Estimate		62,400				22,400		84,800
Low Estimate		50,460				16,400		66,900
		(74%)				(26%)		(100%)

Table: 22B

PROJECTED NEED FOR ASSISTED HOUSING BY HOUSEHOLD SIZE

Senior Owners

Household Size	No. of Households from 1981 Census	Projected Need		Distribution of Need from Survey
1	22,370	2,940		19
2	50,530	7,740		50
3	17,575	2,320		15
3+	12,720	2,480		16
All households	103,195	15,480	(15.0%)	100%
Margin of Error		± 3,100	(± 3.0%)	
High Estimate		18,575		
Low Estimate		12,380		

Senior homeowners were asked a series of questions regarding the difficulty of carrying out routine maintenance, how they felt about the size of their house, whether they felt isolated, whether they were experiencing problems paying for their housing and if any of these problems were sufficient to make them want to move. The majority (85%) of senior homeowners indicated that any problems they experienced were not serious enough to make them want to leave their house; 14% said they thought of moving at times but only 1% said they would actually like to move. The responses to this series of questions plus the high equity indicate that the senior homeowners do not for the most part constitute a group that would be suited to the more traditional rent-geared-to-income programs.

Table: 23

EXPECTED SELLING PRICE OF SENIORS' HOMES

Selling Price (000's)	Percentage Distribution	Cumulative Distribution
Under $60		7.0
$60 - 74	11.8	18.8
$75 - 89	18.0	36.8
$90 - 104	22.0	58.8
$105 - 119	3.7	62.5
$120 - 134	10.8	73.3
$135 - 149	3.7	77.0
$150 - 164	7.2	84.2
$165 - 180	2.3	86.5
$180 - 194	2.6	89.1
$195 +	10.9	100.0
	100.0%	

3.2.2 Estimated Need by Household Type

The distribution of need by household type for the three survey groups is shown in Table 24. These estimates were obtained by distributing the households needing assistance according to the distributions by household type in need from the survey. Among non-senior, families with dependent children under 18 years of age comprise the largest category of non-senior tenants needing assistance - 63% or 35,500 households. There are approximately twice as many two-parent families needing assistance as single-parents. In addition, there are approximately 8,500 one-person non-senior households needing assistance, 6,200 households headed by a couple without dependent children and 6,200 other households.

Among senior tenants, there are an estimated 8,700 one-person households and 7,200 couples needing assistance. In addition, there are 3,500 other households headed by a senior.

The majority of senior homeowners needing assistance were childless couples representing 9,700 households. There were 3,100 single person elderly homeowners and 2,600 other households needing assistance.

Table 25 shows that of the 91,310 households found to need assistance by this study, approximately 40% are currently not covered by assisted rental programs. This includes single persons and childless couples as well as "other" households that are non-senior tenants in addition to senior homeowners. While senior homeowners are actually eligible for assisted rental programs they are less likely to apply because of the relatively high rent they would have to pay for a small unit.

Table: 24

PROJECTED NEED FOR ASSISTED HOUSING BY FAMILY TYPE FOR THREE SURVEY GROUPS

	Non-Senior Tenants		Senior Tenants		Senior Owners	
	Projected Need	Distribution of Need from Survey	Projected Need	Distribution of Need from Survey	Projected Need	Distribution of Need from Survey
1-person household	8,465	15%	8,730	45%	3,100	20%
childless couples	6,205	11%	7,180	37%	9,750	63%
Families						
- two parents	23,700	42%		18%	620	4%
- single parents	11,850	21%			620	4%
All Families	35,550					
			others: 3,490			
Other households	6,210	11%			1,390	9%
Total households	56,430	100%	19,400		15,480	

Table: 25

PROJECTED NEED BY HOUSEHOLDS CURRENTLY COVERED/NOT COVERED BY ASSISTED HOUSING PROGRAMS

Households Covered by Current Programs		Other Households Not Covered by Current Programs		
Non-Senior Tenants		**Non-Senior Tenants**		
Families		1-person household	8,465	
- two parent	23,700	Couples	6,205	
- single parent	11,850	Others	6,210	
	35,550		20,880	(56,430)
Senior Tenants		**Senior Owners***		
Singles	8,730	Singles	3,100	
Couples	7,180	Couples	9,750	
Others	3,490	Others	2,630	
	19,400		15,480	(34,880)
Total	(54,950)		(36,360)	(91,310)

* Senior homeowners are actually eligible to apply but could be expected to apply in fairly small number because of high rent required to pay taking equity into account and general reluctance to leave their homes.

3.3 Depth of Need

Table 26 presents the distribution of the depth of need for the three survey groups by various household types. Depth of need distributions for households needing assistance were obtained by taking the residual incomes (i.e., income after taxes less housing costs) and subtracting the non-housing expenditures determined from the Social Planning Council budget guidelines. The depth of need, then, represents the magnitude of the gap between residual income and the cost of required non-housing expenditures.

Single parents had the highest median depth of need at $543 per month. Almost a third of single parents households were $800 or more below the budget guidelines after subtracting housing costs. Clearly, single parent households are doing without the basics in order to have a roof over their head. The median depth of need for two-parent families was also very high at $373 per month. Thus, not only did families have the highest incidence of need, they also had the highest depth of need.

One person non-senior and senior tenant households had the lowest depth of need - around $200 month. Two-person non-seniors and senior tenants had a higher depth of need (around $260). Two-person senior homeowners had an even higher depth of need at $340/month.

Table: 26

PERCENTAGE DISTRIBUTION OF DEPTH OF NEED ON A MONTHLY BASIS FOR THE THREE SURVEY GROUPS

	Non-Senior Tenants				Senior Tenants		Senior Owners
Depth of Need	One-Person	Couples* without Children 18	Families with Children	Single Parent Families	One-Person	Two-Person	Two-Person** Households
0-49	17.8	9.1	9.5	3.1	11.7	10.2	2.5
50-99	17.8	6.1	4.7	3.1	10.0	6.1	2.5
100-149	11.1	9.1	7.9	7.7	6.7	20.4	6.6
150-199	4.4	15.2	4.7	6.2	21.7	8.2	13.9
200-249	8.9	9.1	8.7	1.5	0	2.0	2.5
250-299	11.1	9.1	9.5	7.7	26.7	20.4	18.0
300-349	8.9	3.0	3.2	4.6	11.7	0	4.9
350-399	4.4	0	3.9	6.2	0	4.1	14.8
400-449	4.4	0	4.7	3.1	3.3	12.2	8.1
450-499	2.2	6.1	4.7	1.5	0	0	0
500-549	2.2	3.0	5.5	6.2	8.3	8.2	4.9
550-599	6.6	3.0	2.4	6.2	0	0	2.5
600-699	0	15.2	10.2	7.7	0	2.0	7.4
700-799	0	0	7.0	6.2	0	4.1	3.2
800-899	0	6.1	3.2	10.7	0	0	5.7
900-999	0	3.0	4.7	4.6	0	2.0	2.5
1,000+	0	3.0	5.5	13.8	0	0	0
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median Depth of Need	$188	$258	$373	$543	$199	$258	$341
N (Number in need	45	33	127	65	60	49	40

* Only 22 of the 33 cases were two-person households. The rest had three or more.

** Insufficient cases to estimate depth of need for single senior homeowners.

3.4 Qualitative Research

In January, 1983, a report outlining the findings of the study on persons without permanent accommodation was presented to the Metropolitan Economic Development and Planning Committee and to the Community Services and Housing Committee.

The report entitled No Place to Go - A Study of Homelessness in Metropolitan Toronto: Characteristics, Trends and Potential Solutions was produced as a background study for this report. The summary of findings presented in the report are reprinted below:

3.4.1 A Profile of the Homeless

- Based on a survey of existing hostels, temporary hostels closed for the summer, and a sample of social service agencies, an estimated 3,400 persons were homeless in Metro Toronto in 1982, i.e. did not have a fixed or permanent address as detailed in Table 1. This figure consisted of approximately 1,600 persons in hostels and 1,800 clients known to selected social services agencies, who were not staying in hostels. These figures are likely to be a conservative estimate as they do not include anyone who was not a client of the agencies surveyed or who was not in a hostel at the time of the survey. A true estimate of homelessness in Metro Toronto would require extensive research in the field, which was far beyond the manpower and financial resources of the study.

Table 27

SURVEYED NUMBER OF HOMELESS AND HOSTEL CAPACITY IN METRO TORONTO

	Hostels			Social Service Agencies Interviewed	
	No. of Residents	Number Turned Away (Evening Prior to Survey)	Available Beds		
June, 1982	1,351	93	1,343	Clients with no fixed address	2,134
Temporary hostels closed spring 1982	205	5	186	Less those clients in hostels	348
	1,556	98	1,529		1,786

Total surveyed homeless

Hostels	1,556
Turned away	98
Social service clients	1,786
	3,440

- At the time of the survey in June, 1982, hostels were operating at over-capacity serving 1,556 residents compared with 1,529 available beds. Of special concern was the hostel designed specifically for youth (261% capacity), and the hostel serving families (103% capacity).

- Single men made up the majority of homeless persons by family type. They accounted for 77% or 1,194 of 1,556 hostel residents, reflecting the predominance of hostels for single men. However, 62% of the 2,134 social service agency clients with no fixed address were also single males.

- When the ages of the sample were examined, 52% of agency clients with no fixed address and 41% of hostel residents were under 25 years of age. (This percentage falls to 36% in hostels if children in families are excluded.) The 18-24 year range made up the largest age group for both hostel residents and social service agency clients at 30% or 1,096 individuals.

- The largest primary client type among persons residing in hostels were those identified as being homeless, transient and/or unemployed. They accounted for 60% of the available responses. Abused women, post-psychiatric and alcohol and drug clients accounted for less than 10% each. Due to a large number of "unknowns" and lack of in-depth interviews upon admission to hostels, certain groups, e.g., post-psychiatric, were probably underestimated.

- 80% of the hostel residents came from within Metropolitan Toronto boundaries.

- When questioned about their previous type of accommodation, it was found that 52% came from private rental units, mainly rooms for singles or, in the case of families, apartments, generally lost due to eviction or rent increases. Eight per cent originated from family homes. Significantly, a quarter of hostel residents came directly from other hostels, reflecting a core group of users caught in a cycle of moving from one hostel to another.

- In identifying the causes of their clients homelessness, half of hostel and agency staffs' responses centered around the lack of affordable housing, the lack of money and/or unemployment, and domestic conflict.

- When the income of hostel and agency clients was explored, it was discovered that 2,923 or 87% of the total population reported either no income or receipt of public welfare. This figure excludes income from Old Age Security, or other pensions.

- Although influenced by the service focus of the organizations interviewed, a picture emerges of a major group of homeless persons who are single males. Many are under the age of 25, and, are homeless primarily due to the combination of current economic conditions and the shortage of affordable housing. These findings challenge the traditional assumption that the homeless population lived a 'skid row' type of existence and were made up of older men whose social problems were the foremost causes of their housing problems.

3.4.2 Changing Characteristics of Metro's Hostels Residents

- Comparison of occupancy rates for the three different time periods available to this study, revealed that hostel capacity has inched up to a capacity situation. The average overall hostel occupancy rate was 84% for 1980, 94% on average for 1981-82 (May-April), and 100% for the month of June, 1982. This occurred despite the addition of 186 temporary winter beds and 81 permanent beds to hostels between 1980 and 1982.

- The most dramatic change in age groups, between August, 1981, and June, 1982, was in the 18-24 year range. This group increased from 18% of hostel residents to 28% in just under a year.

- The largest increase in primary client types reported over the past two years were youth, post-psychiatric patients and the unemployed, willing to work persons. These same three groups were mentioned most frequently by both hostel and social service agency staff.

The report concluded that, while there would continue to be a need for emergency shelter, there was a pressing need for permanent housing solutions for many of the homeless identified in the study. A Task Force on Housing for Low-Income Single People has been set up under the Community Services and Housing Committee to propose long-term solutions to the housing problems of this group.

4.0 A COMPARISON OF THE PROFILES OF HOUSEHOLDS IN NEED WITH THOSE IN RENT-GEARED-TO-INCOME UNITS AND ON WAITING LISTS

In this section of the study a comparison was made of the characteristics of those households identified as needing assistance with the characteristics of those already in rent-geared-to-income assisted units and on waiting lists for such units. This comparison was made in order to assess to what degree unmet need differed from met need and to identify probable changes in future demand. Characteristics that were examined included: household size, household type and income. The comparison of profiles excludes singles and childless couples identified in need because they are ineligible for current rent-geared-to-income programs unless disabled.

Distributions of tenants in rent-geared-to-income units and on waiting lists were obtained from the provincially-run Metropolitan Toronto Housing Authority, the Metropolitan Toronto Housing Company, run by the Metropolitan Corporation, and Cityhome, operated by the City of Toronto's Housing Department. The portfolios that are managed by each agency are shown on Table 28 and are broken down by family and senior units and size of dwelling. The clientele served by the various agencies reflects the existing portfolio developed by the agency, the historical background under which the agencies developed their portfolios and the criteria used to select clients.

The Metropolitan Toronto Housing Authority manages two programs - public housing which is 100% rent-geared-to-income and the rent supplement program in which up to 25% of units in a private building are made available on a rent-geared-to-income basis with the Authority contributing the difference between that and the agreed market rent. The Metropolitan Toronto Housing Authority (M.T.H.A.) manages approximately 21,400 family units and 7,600 senior units in public housing developments. Most of the family units were developed by the Ontario Housing Corporation between 1955 and 1975 and reflect a past demand for large units with 50% of the units having 3 or more bedrooms. The majority (74%) of the units in M.T.H.A. public housing buildings are

Table: 28

RENT-GEARED-TO-INCOME PORTFOLIO IN METROPOLITAN TORONTO UNDER MANAGEMENT BY THE METROPOLITAN TORONTO HOUSING AUTHORITY, THE METROPOLITAN TORONTO HOUSING COMPANY AND CITY HOME

Client Type and Bedroom Size	Sponsor M.T.H.A. Public		M.T.H.A. Rent Supplement		M.T.H.C.		Cityhome		Total	
Family										
1-bedroom	-		-		1	(1%)	-		1	
2-bedroom	10,713	(50%)	895	(71%)	17	(22%)	-		11,625	(51%)
3 or more bedrooms	10,712	(50%)	365	(29%)	58	(77%)	-		11,135	(49%)
Total	21,425	(100%)	1,260	(100%)	76	(100%)	-		22,761	(100%)
Senior										
Bachelor	1,289	(17%)	214	(13%)	11,378	(77%)	-		12,881	(54%)
1-bedroom	6,295	(83%)	1,432	(87%)	3,396	(23%)	-		11,123	(46%)
Total	7,584	(100%)	1,646	(100%)	14,774	(100%)	-		24,004	(100%)
Mixed										
Bachelor	-		-		71	(35%)	461	(32%)	532	(32%)
1-bedroom	-		-		133	(65%)	389	(27%)	522	(32%)
2-bedroom	-		-		-		240	(17%)	240	(14%)
3 or more bedrooms	-		-		-		356	(24%)	356	(22%)
Total	-		-		204	(100%)	1,446	(100%)	1,650	(100%)
	29,009		2,906		15,054		1,446		48,415	

Source: Obtained from the three sponsor groups and represent portfolios as of July, 1982.

* The total number of units for M.T.H.A. were obtained from the M.T.H.A. for July, 1982; however, the split into unit sizes was obtained from the Ministry of Municipal Affairs and Housing and assumes all bachelor and 1-bedrooms to be occupied by seniors.

for families. Only 10% of M.T.H.A.'s portfolio is provided under the private rent supplement program. Clients for both programs are selected on the basis of a point rating system that gives preference to households exhibiting the highest need based on a number of factors including income, current housing conditions, number of dependents and percentage of income spent on housing.

The Metropolitan Toronto Housing Company builds and manages primarily senior citizen housing which are 100% rent-geared-to-income (R.G.I.). Recently, the Metropolitan Toronto Housing Company has undertaken construction of mixed-income housing whereby up to 25% of the households are on a rent-geared-to-income basis and the remaining units are offered at market rents. The Metropolitan Toronto Housing Company manages 14,800 senior units (primarily bachelor), 80 family R.G.I. units and 200 mixed R.G.I. units. The Metropolitan Toronto Housing Company does not use a point rating system but houses clients within income ceilings for different household sizes on a first come first serve basis.

Cityhome builds or acquires and manages mixed-income buildings under the municipal non-profit program. Cityhome does not use a point-rating system but houses tenants on a first come first serve basis. There are no income restrictions as in the case of the Metro Toronto Housing Authority. Three-quarters of Cityhome's R.G.I. portfolio of 1,400 R.G.I. units contains 2 or fewer bedrooms.

4.1 Household Type

The survey of need showed that, of those eligible for assisted housing programs, 59% of the households were family and 41% were senior households. Furthermore, within family households, there were approximately twice as many two-parent households (66%) needing assistance as single parent families (34%). These ratios were virtually the reverse of those found in the profiles of tenants in rent-geared-to-income units where, for the combined clientele of all three agencies,

there were 45% families and 54% seniors. Within families there were more than twice as many single parent families (69%) compared to two-parent families (31%).

There were variations within the four profiles provided with respect to the senior:family split which mainly reflect the existing portfolio of the agencies or, in the case of the rent supplement program, the kinds of units offered by private landlords (smaller units suitable to seniors). In all cases, single parent households represented a higher proportion of families than two-parent households.

The combined waiting lists revealed a different profile from existing R.G.I. tenants with more than twice as many families (70%) as seniors (30%) - closer to the need obtained through the survey. Families were divided into single parents and two-parents in the ratio of 55:45.

The higher ratio of families to seniors in both the need survey and the waiting lists as compared to existing R.G.I. tenants reflects the higher need for family assisted units. Low-income assisted housing programs have been very successful in meeting the need for senior housing (in part because of the higher level of community acceptance for seniors projects compared to family projects) but considerably less successful in meeting the need for family housing.

The lower proportion of single parents in the needs survey and on the waiting lists compared to the existing R.G.I. tenants are seen as an indication of the success of programs in assisting those with the greatest need. An estimated 40-45% of single parent households in rented accommodation in Metropolitan Toronto are housed in R.G.I. units. The point rating system used by M.T.H.A. - the major provider of family housing - takes into account a variety of need factors in assigning ranking on the waiting list and, therefore, is more likely to house single parents whom the previous section showed had a higher depth of need. Furthermore, the higher percentage of single parents found on waiting lists compared to the needs survey is interpreted as an indication that

Table: 29

DISTRIBUTION BY SIZE OF HOUSEHOLDS IN NEED, IN RENT-GEARED-TO-INCOME UNITS

AND ON WAITING LISTS FOR ASSISTED HOUSING

		FAMILIES										SENIORS			
		Single Parent					Two-Parent				Total				
		2	3	4	5+	All	3	4	5+	All	Family	1	2	3+	Total
Survey	#	29	24	7	5	65	31	56	40	127	192	60	49	24	133
	%	(45)	(37)	(11)	(7)	(100)	(24)	(44)	(32)	(100)		(45)	(37)	(18)	(100)
						(34)				(66)	(100)				
M.T.H.A.* Tenants		4,621	3,515	2,026	1,265	11,427	927	1,709	2,747	5,383	16,810	4,608	1,019	55	5,682
		(40)	(31)	(18)	(11)	(100)	(17)	(32)	(51)	(100)		(81)	(18)	(1)	
						(68)				(32)	(100)				
Rent Supplement		447	296	87	24	854	38	18	15	71	925	1,585	55	4	1,644
		(52)	(35)	(10)	(3)	(100)	(54)	(25)	(21)	(100)		(97)	(1)		(100)
						(92)				(8)	(100)				
M.T.H.A. Waiting List		1,459	888	383	179	2,909	857	852	871	2,580	5,489	392	241	14	647
		(50)	(31)	(13)	(6)	(100)	(33)	(33)	(34)	(100)		(61)	(37)	(2)	(100)
						(53)				(47)					
M.T.H.C. Tenants		17	23	16	2	58	4	11	7	22	80	11,760	2,504		14,264
		(29)	(40)	(28)	(3)	(100)	(18)	(50)	(32)	(100)		(82)	(17)		(100)
						(73)				(27)	(100)				
M.T.H.C. Waiting List		97	59	27	8	191	52	42	26	120	311	1,696	438		2,134
		(51)	(31)	(14)	(4)	(100)	(43)	(35)	(22)	(100)		(79)	(21)		(100)
						(61)				(39)	(100)				
Cityhome Tenants		136	106	65	30	337	35	56	85	176	513	224	40		264
		(41)	(31)	(19)	(9)	(100)	(20)	(32)	(48)	(100)		(85)	(15)		(100)
						(66)				(34)	(100)				
Cityhome Waiting List		556	323	142	95	1,116	271	224	232	727	1,843	458	88		546
		(50)	(29)	(13)	(8)	(100)	(37)	(31)	(32)	(100)		(84)	(16)		(100)
						(61)				(40)	(100)				

* The M.T.H.A. tenant's profile does not represent 100% of the tenants in public housing managed by the M.T.H.A. For example, there are an estimated 21,425 families and 7,564 seniors in M.T.H.A. public housing projects; however, the profile shows only 16,810 or 78% of families and 75% of seniors.

Note: Profiles do not include disabled singles or couples who comprise a small proportion of the portfolios.

the higher depth of need for single parent families compared to two-parent families also results in a higher likelihood for single parent families to apply for housing assistance.

4.2 Size

4.2.1 Family Housing

(i) Single Parent Families

The majority of all single parent households in all categories on Table 29 have 1 or 2 children. In the survey, approximately 80% of single parent households had one or two children. The same proportion showed up on Metropolitan Toronto Housing Company and Metropolitan Toronto Housing Authority waiting lists. Single parent tenants in R.G.I. units are somewhat more likely to have larger families than those on waiting lists and the survey. This may reflect a deeper need for assistance for larger families, and, hence, a tendency for the M.T.H.A. to select as tenants those with larger families.

(ii) Two-Parent Families

The majority of those identified as being in need in the survey had one or two children (86%). This was somewhat higher than the proportion found on the various waiting lists - M.T.H.A. (66%), M.T.H.C. (78%), Cityhome (68%) but much higher than the proportion found among M.T.H.A. tenants (49%) and Cityhome tenants (52%). The high proportion (50%) of larger two-parent families (with 3+ children) in public housing managed by the Metropolitan Toronto Housing Authority is mainly a reflection of the portfolio as shown on Table 28 which was built to meet the demand for larger families.

Thus, both the survey and the waiting lists suggest that there is a stronger demand among the unmet family housing need for smaller units (2 and 3-bedroom units) compared to previous demand.

4.2.2 Seniors

A much higher proportion of seniors in Metropolitan Toronto Housing Authority and Metropolitan Toronto Housing Company buildings were single person households compared to the survey. For example, just over one-half of seniors (excluding households with 3+) in the survey were single person households compared to 80% of Metropolitan Toronto Housing Authority senior tenants, 82% of Metropolitan Toronto Housing Company senior tenants, and 84% of Cityhome senior tenants. The Metropolitan Toronto Housing Authority waiting list more closely resembled the need identified in the survey although the Metropolitan Toronto Housing Company and Cityhome waiting list had a higher proportion of single-person households (79% and 84%). Profiles of existing tenants reflect the high proportion of bachelor units built in M.T.H.C. projects (close to 80%) which house the majority of seniors in R.G.I. units in Metropolitan Toronto. Furthermore, single seniors are more likely to apply for assisted housing given the greater depth of need (on a per person basis) as shown in the previous section.

While the seniors needing assistance had a significant proportion of households with 3+ persons, these households have been excluded from the comparison because of a lack of information about what kind of households these represent, e.g., what proportion of such households are family households or unrelated persons and where they would show up in R.G.I. and waiting list profiles.

4.3 Income Distribution

4.3.1 Family Housing

Tables 30A and 30B present income distributions for households needing assistance in the survey compared to those in existing R.G.I. units and on waiting lists. Table 31 compares the median income for various household types and sizes.

(i) Single Parent Families

Tables 30A and 31 show that single parent households in existing R.G.I. units and on waiting lists have a median income of $2-$5,000 lower than that of single parents identified in the survey. Thus, the median income of single parent tenants needing assistance in the survey was approximately $12,900 compared to around $8,800 for public housing tenants, $10,500 for rent supplement tenants, $8,300 for M.T.H.C. tenants and $7,300 for Cityhome tenants. In addition, single parent families on waiting lists tend to have lower incomes than tenants in R.G.I. units. Furthermore, as Table 31 demonstrates, there is not a very large difference in the incomes for small single parent families compared to larger-sized families. For example, a single mother with 1 child in public housing had a median income of $8,200 compared to $9,900 for a single mother with 3 children - a difference of $2,700.

Not surprisingly, this data demonstrates that single parents with the lowest incomes apply for assisted housing while other single parent families may need assistance based on this study but choose not to apply for R.G.I. units. Thus, low-income assisted housing is helping those who most need assistance, and, furthermore, those who apply for assistance are as "needy" as those already in R.G.I. units.

The profiles also demonstrate, that, when controlling for household size, the two municipal non-profit companies (the Metro Toronto Housing Co. and Cityhome) are serving among their rent-geared-to-income clients those with slightly lower-incomes than public housing and rent supplement programs. However, this data may not represent a true picture due to a problem in income definition in the M.T.H.A. records which excluded Family Benefits and General Welfare Assistance from the calculations of income. As a result a number of households were recorded as having incomes below that provided by income support programs and were eliminated from the analysis.

Table: 30A

PERCENTAGE DISTRIBUTION OF INCOME OF FAMILY HOUSEHOLDS IN NEED FROM SURVEY AND R.G.I. UNITS

in Metro Under Management by Metro Toronto Housing Authority, Metro Toronto Housing Company and Cityhome

	Survey (in Need)		M.T.H.A.*			M.T.H.C.		Cityhome	
			Public	Rent Supplement	Waiting List	Tenants	Waiting List	Tenants	Waiting List
Single Parent									
less than $6,000	3.1%	less than $5,000	1.5%	1.2%	2.7%	1.7%	15.1%	5.0%	20.3%
$6,000-$7,000	16.9%	$5,000-$7,499	38.9%	30.2%	41.2%	43.1%	34.6%	46.3%	32.3%
$8,000-$9,000	13.8%	$7,500-$9,999	18.2%	15.5%	19.6%	17.2%	17.3%	16.9%	17.9%
$10,000-$15,000	38.5%	$10,000-$14,999	30.1%	34.8%	27.3%	20.7%	17.8%	19.9%	23.0%
$16,000-$19,000	23.2%	$15,000-$19,999	9.4%	14.2%	8.1%	17.3%	13.6%	9.5%	5.7%
$20,000-$30,000	4.5%	$20,000-$29,999	1.9%	4.1%	1.2%	0	1.0%	2.4%	.7%
$30,000+	0	$30,000+	0	0	0	0	0		
Median	$12,900		$8,900	$10,500	$8,300	$8,300	$7,500	$7,300	$7,200
Two Parent									
less than $6,000	0	less than $5,000	0	0	0	4.5%	8.3%	1.1%	4.8%
$6,000-$7,000	2.4%	$5,000-$7,499	10.1%	20.0%	10.7%	18.2%	8.3%	13.0%	16.2%
$8,000-$9,000	2.4%	$7,500-$9,999	14.7%	10.0%	16.9%	4.6%	20.8%	21.5%	20.2%
$10,000-$15,000	26.7%	$10,000-$14,999	29.8%	38.3%	36.4%	36.4%	31.7%	24.3%	31.2%
$16,000-$19,000	23.6%	$15,000-$19,999	27.6%	21.6%	23.3%	22.7%	16.7%	29.4%	18.8%
$20,000-$30,000	41.7%	$20,000-$29,999	17.8%	10.0%	12.6%	13.6%	14.2%	10.7%	8.7%
$30,000+	3.1%	$30,000+	0	0	0	0	0		
Median	$19,350		$14,100	$12,100	$13,000	$13,500	$11,900	$13,100	$11,500

* Upon the advice of the Ministry of Municipal Affairs and Housing, all incomes below the following figures were ignored: single parent families - $4,860, two-parents - $5,892, senior citizens - $2,856. These represent minimum incomes received under the General Welfare Act. Incomes below these levels were, therefore, considered unreliable.

Table: 30B

PERCENTAGE DISTRIBUTION OF INCOME OF SENIOR HOUSEHOLDS IN NEED FROM SURVEY AND R.G.I. UNITS

in Metro Under Management by Metro Toronto Housing Authority, Metro Toronto Housing Company and Cityhome

	Survey* (in Need)		M.T.H.A.**			M.T.H.C.		Cityhome	
			Public	Rent Supplement	Waiting List	Tenants	Waiting List	Tenants	Waiting List
Single Person									
less than $6,000	23.3%	less than $5,000	12.0%	10.4%	28.2%	12.8%	27.9%	29.5%	42.2%
$6,000-$7,000	48.3%	$5,000-$7,499	72.0%	58.9%	38.4%	73.4%	43.6%	48.7%	25.5%
$8,000-$9,000	28.3%	$7,500-$9,999	10.6%	16.6%	15.3%	10.3%	17.3%	15.2%	13.3%
$10,000-$15,000		$10,000-$14,999	4.3%	12.4%	14.0%	3.0%	10.6%	5.4%	16.1%
$16,000-$19,000		$15,000-$19,999	1.0%	1.7%	3.3%	.3%	.7%	.9%	2.0%
$20,000-$30,000		$20,000-$29,999	.1%		.8%	.1%		.4%	.9%
$30,000+		$30,000+							
Median	$7,100		$6,300	$6,700	$6,400	$6,200	$6,200	$6,000	$5,700
Couples									
less than $6,000	2.1%	less than $5,000	5.0%	9.2%	14.6%	5.4%	13.7%	7.5%	17.0%
$6,000-$7,000	12.2%	$5,000-$7,499	23.1%	23.6%	23.9%	13.1%	16.0%	32.5%	25.0%
$8,000-$9,000	16.3%	$7,500-$9,999	14.8%	7.3%	21.8%	9.7%	16.2%	25.0%	30.0%
$10,000-$15,000	26.5%	$10,000-$14,999	51.8%	50.8%	28.7%	66.0%	43.8%	30.0%	22.7%
$16,000-$19,000	38.8%	$15,000-$19,999	4.0%	7.3%	8.0%	5.0%	9.8%	5.0%	3.4%
$20,000-$30,000	4.1%	$20,000-$29,999	1.3%	1.8%	3.0%	.8%	.5%		2.2%
$30,000+		$30,000+							
Median	$11,500		$10,400	$10,600	$8,800	$11,000	$10,300	$8,700	$8,300

* Senior households with more than 2 persons are not shown as these comprise a very small percentage of households in R.G.I. units.

** M.T.H.A. does not show incomes of less than $2,856 for seniors. (See Table 30A Footnote)

Table: 31

MEDIAN INCOME BY HOUSEHOLD TYPE AND SIZE FOR HOUSEHOLDS IN NEED, IN RENT-GEARED-TO-INCOME UNITS, AND ON WAITING LISTS

		Metro Toronto Housing Authority			Metro Toronto Housing Co.		Cityhome	
	Survey (in need)	Public	Rent Supplement	Waiting List	Tenants	Waiting List	Tenants	Waiting List
Families Single Parent								
All	12,900	8,800	10,500	8,300	8,300	7,500	7,300	7,200
2 Person	12,100	8,200	10,800	7,600	5,100	6,700	6,300	6,900
3	14,000	8,500	10,600	8,100	7,900	7,600	7,300	6,900
4	-	9,200	10,500	9,000	8,500	9,200	7,300	7,500
5+	-	9,900	9,000	9,800	-	12,500	8,800	8,300
Two-Parent								
All	19,300	14,200	12,100	13,000	13,500	11,900	13,100	11,500
3	15,300	11,600	11,100	11,400	13,700	11,100	10,100	10,000
4	19,400	13,500	13,700	13,200	13,100	11,500	14,200	11,200
5+	21,300	15,400	13,700	14,400	13,700	13,700	14,000	13,700
Seniors								
1	7,100	6,300	6,700	6,400	6,200	6,200	6,000	5,700
2	11,500	10,400	10,700	8,800	11,000	10,300	8,700	8,300

(ii) Two-Parent Families

As with the single parents, the median incomes for two-parent families needing assistance in the survey was $5-$6,000 higher than that of households in R.G.I. units, again demonstrating that it is the neediest families that apply to and are accepted for R.G.I. units. The median income for families needing assistance in the survey was around $19,300 compared to $14,200 for families in public housing, $12,100 for families in the private rent supplement program, $13,500 in M.T.H.C. projects and $13,100 in Cityhome projects. There does not appear to be a significant difference among the median incomes of families served by the various programs when income is controlled by household size. As with single parent households, the income profile of R.G.I. tenants and applicants was generally very similar.

4.3.2 Seniors

Unlike the situation for families, the median incomes of senior tenants needing assistance in the survey and R.G.I. tenants and applicants were very similar. For example, senior singles needing assistance had a median income of around $7,100 in the survey compared to between $6,000 and $6,700 for M.T.H.A., M.T.H.C. and Cityhome tenants. For couples, the median income of tenants needing assistance was around $11,500 while in public housing, rent supplement and M.T.H.C. incomes varied between $10,400 and $11,000. Cityhome senior tenants had the lowest median income at $8,700.

This data seems to suggest a higher correspondence between need in the community at large, those housed in R.G.I. units and those applying for such units. Thus, there does not seem to be the same kind of filtering process going on that was observed among family tenants where the neediest tended to apply. Perhaps seniors feel less of a stigma towards moving into assisted housing compared to families.

5.0 SUMMARY OF MAJOR FINDINGS

5.1 Estimates of Households in Need

- Based on the survey of housing need, there are an estimated 75,800 tenant households needing assistance in Metropolitan Toronto. Taking into account the margin of error, the totals could vary between 66,900 and 84,800.

- The majority of tenant households needing assistance were non-seniors - 56,400 or 74% of the total need - while 19,400 were senior households or 26% of the total need.

- Thirty-seven percent (37%) of non-senior tenants needing assistance, including one-person households, childless couples, unrelated persons and other households, are ineligible for assisted low-income housing programs (unless disabled).

- There were an additional 15,500 (± 3,100) senior homeowners who were found to need assistance although an almost negligible number (1%) said their housing problems were serious enough to make them wish to leave their home.

- In addition to the 8,500 low-income singles that were found to need assistance in the postal survey, a survey of hostel operators and social service agencies found there were 3,000 homeless singles, many of whom require more permanent accommodation than emergency hostels.

- The survey was unable to estimate the housing needs of low-income singles currently living in rooms, a group that could only be reached through a different survey methodology.

- Households needing assistance are shown below by household type and whether or not eligible for assisted low-income housing programs:

Table: 30

HOUSEHOLDS IN NEED AND ELIGIBLE FOR RENT-GEARED-TO-INCOME HOUSING PROGRAMS

	Number of Households	%
Families with children		
2-parent	23,700	43
1-parent	11,850	22
	35,550	65
Senior tenants		
1-person	8,730	16
Couples	7,180	13
Other	3,490	6
	19,400	35
Total	54,950	100

HOUSEHOLDS IN NEED BUT INELIGIBLE FOR RENT-GEARED-TO-INCOME PROGRAMS

	Number of Households	%
Non-Senior Tenants		
1-person	8,465	23
Childless Couples	6,205	17
Unrelated Persons/other	6,210	17
	20,880	57
Senior Homeowners*		
1-person	3,100	9
Couples	9,750	27
Other	2,630	7
	15,480	43
Total	36,360	100

* Although senior homeowners are eligible to apply, equity from the sale of their houses would result in high rents even on a rent-geared-to-income scale. This factor combined with a strong attachment to their homes would result in a small proportion of senior homeowners applying for assisted housing.

5.2 Criteria and Incidence of Need

- Based on all three criteria of need (affordability, suitability and adequacy) and using checks to take into account over- or under-consumption of housing according to the standards employed in the study, non-senior tenants were found to have an incidence of need of 19%, senior tenants 24% and senior homeowners 15%. These incidences of need are based on a sample of the population as a whole and refer to the percentage within a particular group that need assistance.

- Of the three aspects of need that were examined (affordability, suitability and adequacy), affordability was the major housing problem. The survey found that 20% of non-senior tenants, 27% of senior tenants and 15% of senior owners were considered to have an affordability problem based on the residual income method, i.e., had inadequate income after housing costs to meet other basic non-housing requirements. Among the non-senior tenants, a small minority of households (6%) were considered to be crowded while almost all seniors were suitably housed. Among all three groups, a minority were in inadequate housing (11% of non-seniors, 5% of senior tenants and 9% of senior homeowners).

- The residual income approach was found to provide a similar estimate of the incidence of need for the non-senior tenants and senior owners as that obtained by including households paying more than 25% of their gross income on housing; however, the incidence of need from the residual income approach was about 15% lower for the senior tenants than the 25% rent:income ratio.

- Household types with the highest incidences of need in the survey were as follows: households headed by a couple with children under 18 (35% needed assistance), single parent families (34%), senior tenant couples (23%), single senior homeowners (21%) and single senior tenants (20%).

- There was a strong relationship between perceived need and objective need (as measured by this study) for non-senior tenants with 60% who needed assistance saying they needed it but a somewhat weaker relationship for senior tenants with 45% saying they needed assistance. Only 36% of senior homeowners needing assistance said they needed it.

5.3 Characteristics of Households in Need

5.3.1 Household Size

- The relationship between need and household size varied with the group being examined. For non-senior tenants, there was a very strong positive relationship between household size and incidence of need. Need was lowest among single person households (8%) but rose to 48% for households with five or more. This relationship can be partially explained by the fact that for the sample, median incomes for households with 3 or more persons were lower than incomes of 2-person households.

- Among the senior tenant group the incidence of need was highest among households with 3+ persons (47%) but not very different for single person senior tenants and two-person senior tenants (20% and 23% respectively).

- Among senior homeowners single person households had almost twice as high an incidence of need compared to two-person households (21% and 13% respectively).

5.3.2 Household Type

(i) Families

- Families with children under eighteen years of age represented the majority of non-senior tenants needing assistance constituting 63% of this group. There were approximately twice as many two-parent families needing assistance as single parent families.

(a) Two-Parent Families

- Two-parent families with children under 18 had an incidence of need of 35%. Among such households there was a very strong relationship between the size of the household and the incidence of need - the larger the family the higher the incidence of need.

- The majority of two-parent families with children were concentrated in the lowest third of the income distribution for families headed by a couple in the survey. The median income of households needing assistance was $15,300 for 2-parent families with 3 persons, $19,400 for 4-person households and $21,300 for 5+ person households.

- Two-parent families exhibited a high median depth of need - $370/month. The depth of need refers to additional income needed after taxes and housing costs to meet non-housing expenditures.

(b) Single Parents

- Single parents had a similar incidence of need as two-parent families - 34%. The incidence of need did not show a significant variation by family size.

- Single parents needing assistance exhibited a distribution of income similar to the sample as a whole for this household type. The median income for 2-person single parent households needing assistance was $12,100 and $14,000 for 3-person households.

- Of all groups, single parents had the highest median depth of need - $540/month.

(ii) Other Non-Senior Tenants

(a) One-Person Households

- The survey found that 8% of non-senior single person households or 8,500 persons needed assistance, representing 15% of non-senior tenants needing assistance.

- Due to the limitations of the sample base, the survey was unable to estimate the need among the lowest-income single group, i.e., those living in rooming houses or in rooms in owner-occupied accommodation.

- Single person households needing assistance were concentrated in the lowest 15th percentile of the income distribution for single person non-senior tenants. They had a median income of $8,000 compared to $19,000 for single person non-senior tenants in the survey.

- One-person non-senior tenants in the survey had a similar median depth of need to one-person senior tenants - $200/month.

- In addition to the 8,500 non-senior singles needing assistance, the qualitative study estimated there were 3,000 single persons in Metropolitan Toronto who lacked permanent accommodation. The majority were single men. An estimated 40% of these people were between the ages of 18 and 24 years old, contrary to the popular image of the homeless as being made up of those living a skid row lifestyle.

- The largest increase in client types reported over the past two years were youth, post-psychiatric patients and the unemployed, willing to work.

- Just over a half of those currently in hostels had previously lived in a private rental unit which they had lost due to eviction or rent increases. A quarter of hostel users came directly from other hostels, reflecting a core of hostel users lacking other alternatives.

- The hostel and agency staff identified the lack of affordable housing, the lack of money and/or unemployment, and domestic conflict as the major causes of their clients homelessness.

(b) Couples

- In addition, 8% of households headed by a childless couple or 6,200 households were found to need assistance. This represented 11% of non-senior tenants needing assistance.

- Non-senior tenants headed by a couple had a similar median depth of need as senior couples - around $260 per month.

(c) Other Households

- Unrelated persons had an incidence of need of 23% while other households had an incidence of need of 42%. These two groups represented 6,200 non-senior tenants in Metropolitan Toronto needing assistance or 11% of the non-senior tenant need.

(iii) Senior Tenants

- Senior tenant couples had a slightly higher incidence of need than single seniors (23% compared to 20%).

- Because of the distribution of household types among the population of senior tenants, the single person households represented the largest household type needing assistance (45% of overall need) while couples represented 37% of the need for this group.

- 70% of single senior tenant households needing assistance had incomes below $8,000 compared to 45% for this group in the sample as a whole. Only 6% of non-senior single tenants had incomes under $8,000. Two-person senior tenants needing assistance were concentrated in the lowest two income quintiles for this group.

- One person senior tenants had a median depth of need of around $200/month while senior tenant households headed by a couple had a depth of need of $260.

(iv) Senior Homeowners

- One person single senior homeowners in the survey had twice as high an incidence of need as families headed by a couple (21% compared to 13%); however, the majority of homeowners needing assistance were headed by a couple.

- Among single senior homeowners, households needing assistance tended to be concentrated in the lower two income quintiles and had a median income of $7,000 while two-person households had a median income of $10,000 and were concentrated in the lowest income quintile for two-person senior homeowner households.

- Two-person senior homeowners exhibited a high depth of need - $340/month.

- Only a very small proportion (1%) of the homeowner group felt that they experienced such difficulty in meeting housing expenditures, carrying out routine maintenance or in feeling isolated that they would like to move.

5.3.3 Other Characteristics

(i) Labour Force

- Non-senior tenants, where the head was working on a full-time basis, had the lowest incidence of need (14%) even though this group represented 56% of non-senior tenants needing assistance. Non-senior tenants not employed outside the home, unemployed or working part-time had very high incidences of need (50-60%).

- Among senior tenants and senior owners, 70-80% of those needing assistance were not employed outside the home, i.e., probably retired.

(ii) Ethnicity

- There were enough cases only among the non-senior renters to examine how the incidence of need varied by ethnic group. The results suggest that the incidence of need was highest among West Indians (35%), East Indians/Pakistanis (35%) and other Orientals, i.e., exluding Chinese (32%) compared to the overall incidence of need for non-senior tenants of 19%.

5.4 Comparison of Households Needing Assistance to Existing R.G.I. Tenants and Waiting Lists

5.4.1 Household Type

- While current rent-geared-to-income (R.G.I.) units have a higher proportion of seniors compared to families (54% seniors and 46% families) the demand as exhibited by the waiting lists and the survey of need have these proportions reversed with the highest demand being for family housing (70% were families on the combined waiting lists and 59% on the survey of need).

- Although single parent families represent the majority of family households living in R.G.I. units (70%), a smaller proportion of single parents were found among applicants for R.G.I. units (55%) and an even smaller proportion were found to need assistance in the population as a whole (34%).

5.4.2 Household Size

- The majority (around 80%) of all single parent households in the survey and on the waiting lists had 1 or 2 children. A somewhat lower proportion of single parent households contained 1 or 2 children in R.G.I. units (around 70%), reflecting a tendency towards smaller households among those needing assistance - a trend observed in the population as a whole.

- Public housing managed by the Metropolitan Toronto Housing Authority had a higher proportion of two-parent families with 3+ children (51%) compared to the need identified in the survey and on the various waiting lists (around 32%). Only Cityhome had as high a proportion of families with 3+ children as the Metropolitan Toronto Housing Authority. On the other hand, the majority of those identified in the survey and on the waiting lists had one or two children, thus exhibiting the same tendency towards smaller families as was found among single parent families.

- A much higher proportion of senior tenants (around 80%) in Metropolitan Toronto Housing Authority and Metropolitan Toronto Housing Co. buildings were single-person households compared to the proportion of single person senior households needing assistance in the survey (around 55%) excluding 3+ person senior households.

- The waiting list for Metropolitan Toronto Housing Co. senior buildings also showed a high proportion of single seniors - around 80% - largely reflecting the high proportion of bachelor units in the Metropolitan Toronto Housing Co. portfolio. The waiting list ratio of single seniors to couples for the Metropolitan Toronto Housing Authority was closer to the proportions found in the survey, reflecting a higher proportion of units suitable for couples.

Income

- Single parents in existing R.G.I. units and on waiting lists had median incomes that were $2-$5,000 lower than the incomes of single parents identified as needing assistance in the survey. Furthermore, the income profiles of those who apply for assistance are very similar to those already on R.G.I. units.

- As with single parents, rent-geared-to-income programs were found to be serving the "neediest" two parent families. Incomes of two-parent families needing assistance in the survey were $5,000-$6,000

higher than incomes of those families in R.G.I. units and on waiting lists.

- The two municipal non-profit programs are serving a family clientele in their rent-geared-to-income units with incomes that are at least as low, if not lower, than those in public housing and are thus meeting their mandate to serve "needy" families among their rent-geared-to-income tenants.

- Unlike the situation for families, the median incomes for senior tenants needing assistance in the survey, the R.G.I. tenants and applicants were very similar.

6.0 CONCLUSIONS

- The mail-out survey provided a reliable means of estimating the need for housing assistance in Metropolitan Toronto.

- The residual income method of estimating an affordability problem had a similar incidence of need as using the 25% rent:income ratio for non-senior tenants and senior owners but provided an incidence of need that was 15% lower than the 25% rent:income ratio for senior tenants.

- There is a significant number of households needing assistance in Metropolitan Toronto - 75,800 tenant households and 15,500 senior homeowners.

- Affordability was by far the most important housing problem for all three survey groups.

- Of the households currently eligible for existing low-income assisted housing programs, families with children had the highest incidence and depth of need and accounted for 35,000 households requiring assistance - twice as numerous as senior tenants. In order to meet the identified family need, there would have to be a higher commitment of public funding towards family housing.

- Single parents were found to be much more likely to apply for assisted housing which can be attributed to their very high depth of need. The high depth of need figures for this group suggests that many single parent households in the private market are cutting back on basic requirements in order to pay for accommodation.

- Senior singles needing assistance are more likely to apply for assistance than couples. This is a reflection of a number of factors including a higher depth of need (per person), a desire for companionship and the high proportion of bachelor units in the existing portfolio of assisted housing. Nevertheless, the survey and

waiting lists for rent-geared-to-income units suggests relatively more housing for senior couples will be needed in the future.

- There are an estimated 20,900 non-senior tenant households that need assistance but are not eligible for any existing low-income assisted housing programs. These households include singles, households headed by a couple and unrelated persons and "other" households.

- The qualitative study on the homeless showed that low-income singles have been especially hard hit by current housing and economic conditions. The Task Force on Housing for Low-Income Singles will be examining alternative solutions to increasing the supply of affordable housing for this group.

- Among the senior homeowners, the combined factors of high equity and strong attachment to their homes, indicate such households are unlikely to apply for rent-geared-to-income units. Other program options need to be examined for this group such as facilitating the conversion of their accommodation into smaller units, thereby yielding additional income and providing needed rental accommodation.

- There appears to be a higher degree of willingness among seniors to apply for assisted housing than among families among whom generally only the "neediest" households apply.

- The profiles from the waiting lists for rent-geared-to-income units and the survey of need suggest that future demand for family accommodation will be predominantly from families with one or two children, i.e., for two and three bedroom units.

- The second part of this study will provide an evaluation of alternative programs available to meet the need identified in this report, and will propose five-year targets for the production and/or acquisition of low income assisted housing within the six Metropolitan area municipalities.

Appendix A

NON-HOUSING EXPENDITURES FOR RESIDUAL INCOME CALCULATIONS

Appendix A

CALCULATION OF NON-HOUSING EXPENDITURES FOR COMPUTING RESIDUAL INCOME

Non-Housing Expenditure

Non-housing expenditures, as shown on Table A1, were derived from costs calculated by the Social Planning Council of Metropolitan Toronto in its "Guide to Family Budgeting 1981".

Individual categories of non-housing expenditures were updated from the April 1981 base date specified by the Social Planning Council (S.P.C.) to April 1982 using the Statistics Canada Consumer Price Index for the items in specific categories (i.e., food costs for the year April 1981 to April 1982 increased by 4.6 percent whereas clothing costs increased by 6.7 percent).

In order to utilize the wealth of data contained in the "guide" a certain amount of simplification and categorization was used. Thus, where S.P.C. provides separate specific data for males and females, these expenditures were averaged in our analysis in order to create a "person expenditure", likewise S.P.C. provides specific expenditures for children, generally in two-year age categories. For our analysis, these categories were too specific and would add a far greater level of detail than was necessary or could be matched by the appropriate questions in the survey. For convenience, these expenditures were averaged into two categories: pre-school children and school-age children.

Basic assumptions were, therefore, as follows:

1. Age groups were universally grouped into the following categories:

   Pre-school child (assumed to be 5 years or less);
   School-age child (assumed to be 6 years to 18 years);
   Non-senior adult; and
   Senior adult (assumed to be 58 years or above).

2. Children, living at home, 19 years old or older, or non-related tenants living in the same house as a family were assumed to be single adults and non-housing costs calculated accordingly.

3. Child care, transportation and clothing costs are the major variables for determining non-housing expenditures for the various groupings of non-senior single adults or couples.

   It was assumed that adults who are unemployed, but looking for work or part-time employed adults exhibit similar characteristics respecting transportation and clothing as do full-time employed adults.

   Characteristics exhibited by the second adult of a couple, however, determine the need for child care, i.e., if the second adult were employed full-time, child care expenses would reflect similar child care needs and costs as in the case where that person were unemployed but looking for work, whereas if the second adult is employed on a part-time basis, the assumption could be made that the need for child care is similar to that of a couple where one adult is not employed outside of the home.

4. Daycare costs were assumed only for pre-school children.

5. Subsidy for daycare costs were assumed only for single working parents.

In order to calculate the non-housing expenditures shown on the attached table it was necessary to determine the family structure from the questionnaire (questions 25 and 27) and apply the appropriate calculated costs, for example: hypothetical family 'X' with 2 non-senior adults, one full-time employed and one part-time employed, one pre-school child, two school-age children and one senior adult would be calculated as follows:

base cost, Couple, one full-time employed, one part-time employed

+

1 x base cost per pre-school child

+

2 x base cost per school-age child

+

base cost single senior

= non-housing expenditures

Therefore:

$ 754	
168+	
240+	
240+	
449+	(all from Table A1)
$1,851	

Using the attached table, it was therefore possible to calculate non-housing expenditures for any family type and size.

Table A1

NON-HOUSING EXPENSES BY FAMILY SIZE AND TYPE

April, 1982

	No Children Base Cost	Base Cost per Pre-school Child	Base Cost per School-age Child
Non Seniors			
- Single full time employed - Single part time employed; or - single, unemployed but looking for work	455	273*	311
- Single not employed	419	238*	311
- Couple full time employed; - Couple, one full time employed, one unemployed but looking for work	794	473	240
- Couple, both unemployed but both looking for work - Couple, one full time employed, one part time employed - Couple, one full time employed, one not employed; or - Couple, one unemployed but looking for work and one part time employed - Couple, one unemployed but looking for work and one not employed	734	168	240
- Couple, none employed; or - Couple, 2 part time employed; - Couple, 1 part time employed, 1 not employed	722	168	240
Seniors			
- Single	449	158*	230
- Couple	754	158	230

* Add $26.15 if single adult and only 1 pre-school child.

Appendix B

SURVEY INSTRUMENTS

Questionnaire

METROPOLITAN TORONTO HOUSING SURVEY

The Government of Metropolitan Toronto is conducting a study of housing to assist in drawing up new policies. As part of the study we would like to ask you some questions about your housing. We hope you will help us by completing and returning this questionnaire in the envelope provided.

All replies to this survey are strictly confidential. Only summary results will be released.

The questionnaire should be filled out by the head of your household. If your family is headed by a married couple, either the husband or wife may fill it out. If there is no household head, any one of the adult residents may fill it out.

Thank you for helping with this survey.

PLEASE CHECK THE BOX NEXT TO YOUR ANSWER OR WRITE ON THE LINES PROVIDED

1. In what kind of dwelling do you live?
(Your dwelling unit refers to the accommodation occupied by your household. If you rent rooms to a roomer or boarder do not include these rooms in your dwelling unit).

   ☐ 1 An apartment in a building *with six or more units*...
   ...Approximately *how many units are in the building?* ____ units

   ☐ 2 An apartment in a building *with less than six units*, for example, a dwelling unit in a triplex, quadruplex or in a house that has been converted

   ☐ 3 Duplex

   ☐ 4 Attached/stacked townhouse or row house

   ☐ 5 Detached single family dwelling or semi-detached

   ☐ 6 Flat, that is *part of a house* which has been divided and shares an entrance *or* a facility (kitchen, bathroom) with other units

   ☐ 7 Single room, in a private house or rooming house, with shared facilities

   ☐ 8 Other, please specify _____

2. Do you have any roomers or boarders living in your home or rented apartment (do not include *separate* apartments in your house)?

   ☐ 1 No ☐ 2 Yes... How many? _____

3. How many rooms are in your dwelling unit?
If you are living in a flat, apartment, or single room *do not count rooms* outside your dwelling unit.

   Include kitchens, bedrooms and all finished rooms in the basement or attic.
   Do not include bathrooms, halls, vestibules, rooms used only for business purposes or dining areas not separated from the living room by a wall. *Please give number* ____

4. How many bedrooms are in your dwelling unit (do *not* include bed-sitting rooms)? *Please give number* _____

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5. Please indicate whether the following facilities are available *within* your dwelling unit, are shared with other households or not available at all.

		In your unit	Shared with other households	Not available at all
a.	toilet	☐1	☐2	
b.	wash basin	☐1	☐2	☐3
c.	bath *or* shower	☐1	☐2	☐3
d.	kitchen sink	☐1	☐2	☐3
e.	refrigerator	☐1	☐2	☐3
f.	stove or range (not hot plate)	☐1	☐2	☐3
		Yes	No	
g.	*if no stove*, do you have a hot plate?	☐1	☐2	

6. Is your present dwelling in need of any repairs? (*Do not include desirable remodelling, additions, conversions or energy improvements*).

☐1 Yes, MAJOR REPAIRS are needed (for example to correct corroded pipes, damaged electrical wiring, sagging floors, bulging walls, damp walls and ceilings, crumbling foundation, or rotting porches and steps).

☐2 Yes, MINOR REPAIRS are needed (for example to correct small cracks in interior walls and ceilings, broken light fixtures and switches, leaking sink, cracked or broken window panes, some missing shingles or siding, some peeling paint).

☐3 No, only REGULAR MAINTENANCE is needed (painting, leaking faucets, clogged gutters or eavestroughs).

7. Do you own or rent your dwelling unit?

☐1 own (including condominiums)... PLEASE GO TO QUESTION 12

☐2 rent (including co-operatives)... PLEASE CONTINUE WITH NEXT QUESTION.

RENTERS ONLY PLEASE ANSWER THE FOLLOWING

8. Do you live in assisted rental accommodation where the rent or occupancy charge is determined on the basis of your household income (including, for example, assisted housing for senior citizens, Metropolitan Toronto Housing Authority buildings, non-profit buildings, and some units in co-operatives)?

☐1 No ☐2 Yes ☐3 Not sure

9. Is the rent for your dwelling unit governed by the Provincial Government's rent control regulations? (Rent control covers all private rental units built before 1976 where the rent is under $750/month.)

☐1 No ☐2 Yes ☐3 Not sure

10. What is your household's *monthly* rent or occupancy charge? If you share a dwelling unit please give the *total* rent. If you rent a room give only the amount you pay in rent.

Please enter amount in dollars $_____/month

11. We would like to know what additional costs, *besides your rent*, are required for you to live in your rental accommodation. The cost of electricity, fuel oil, and natural gas change from month to month, so we would like to know the *average amounts you pay each month*.

DO YOU PAY SEPARATELY FOR:

a. electricity ..... ☐1 No ☐2 Yes... What is the average monthly payment?
$ ___/month

b. natural gas for heating and/or cooking ..... ☐1 No ☐2 Yes... What is the average monthly payment?
$ ___/month

c. fuel oil for heating ..... ☐1 No ☐2 Yes... What is the average monthly payment?
$ ___/month

d. water ..... ☐1 No ☐2 Yes... What is the average monthly payment?
$ ___/month

e. parking ..... ☐1 No ☐2 Yes... What is the average monthly payment?
$ ___/month

RENTERS PLEASE GO TO QUESTION 16

HOMEOWNERS ONLY, PLEASE ANSWER THE FOLLOWING QUESTIONS

12. Do you have a mortgage on your house or apartment?

☐1 No ... GO TO QUESTION 13

☐2 Yes ... PLEASE ANSWER THE FOLLOWING QUESTIONS

a. What are your total *montly* mortgage (or debt) payments for this dwelling?

Please enter amount in dollars $___/month

b. Are your property taxes (municipal and school) included in the amount shown above?
☐1 Yes ☐2 No

c. How much is the outstanding loan covered by your mortgage? (If you are not certain of the exact amount please give your best guess.)

$___ thousand dollars

13. In the spaces below please write in the amounts you pay for utilities, taxes, and maintenance fees (condominium owners only). Heating costs change from month to month, so please write in the **average amount you pay each month** (which is equal to your total payments for a year divided by 12. Bills for these services do not all cover the same period, so please read each question carefully. Put in the number zero if you don't pay anything for some of these items.

a. What is your average payment *per month* for electricity? ..... $ ___/month

b. What is your average payment *per month* for natural gas? ..... $ ___/month

c. What is your average payment *per month* for water?
(please note billing period varies.) ..... $ ___/month

d. What is your average payment *per month* for fuel oil? ..... $ ___/month

e. *If not included in your mortgage* what is your tax payment **for the entire year** (note: this is paid in two or in eight installments)? ..... $___ this year

f. *CONDOMINIUM OWNERS ONLY*. What is your *monthly* condominium fee? .. $ ___/month

14. If your house was to be sold today, what would you estimate to be the price for which it would be sold. Of course, it is difficult to say exactly, please give your best guess. . . $___ ___ ___thousand dollars

HOMEOWNERS AGED 60 OR MORE PLEASE ANSWER QUESTION 15, OTHERS GO TO QUESTION 16

15. a. Do you have difficulty carrying out routine cleaning, maintenance and repairs to your house?
- ☐ 1 No.
- ☐ 2 At times I have difficulty.
- ☐ 3 Yes, I find it difficult to care for my house.

b. How do you feel about the size of your house?
- ☐ 1 I like the size of my house.
- ☐ 2 I find the house is too large for my needs.
- ☐ 3 The house does not provide enough space.

c. Some people enjoy the privacy that a house provides while others feel lonely and isolated. What is your opinion?
- ☐ 1 I enjoy the privacy.
- ☐ 2 At times I feel isolated.
- ☐ 3 I generally feel isolated and lonely.
- ☐ 4 I do not live alone.

d. Relative to your income, how do you feel about the cost of your housing?
- ☐ 1 My income is sufficient to cover the cost.
- ☐ 2 At times I have difficulty covering the cost.
- ☐ 3 I have serious difficulty covering the cost.

e. Are any of the problems mentioned above serious enough to make you want to move?
- ☐ 1 No, I would like to stay in my house.
- ☐ 2 At times I thing of moving.
- ☐ 3 I would like to move.

EVERYONE PLEASE ANSWER THE FOLLOWING

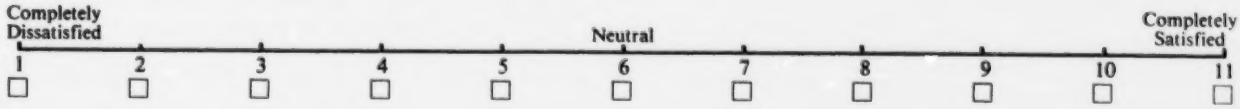
16. Please give your opinion of the quality or condition of your housing and neighbourhood.

Please check one box in each row.

How do you rate:

	Excellent	Very Good	Good	Fair	Poor	Don't Know
a. the state of repair of your housing	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
b. the amount of space you have available	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
c. your dwelling unit as a whole	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
d. shopping facilities in the neighbourhood for things you need to buy regularly	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
e. public transportation in your area	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
f. the friendliness of people living in your neighbourhood	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8
g. your neighbourhood as a whole	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5	☐ 8

17. Please indicate how satisfied or dissatisfied you are with your **housing unit**. Check box 11 if you are completely satisfied with your housing. If you are completely dissatisfied check box 1. If you are neither completely satisfied nor completely dissatisfied check one of the boxes between 2 and 10.



18. Do you feel you need assistance in paying your housing costs?

☐1 No

Yes. Is this because...

☐2 your rent or mortgage costs are too high for your level of income

☐3 you need a better or larger housing unit but cannot afford it

☐4 other reasons... please specify below

_____

19. Is there anyone now living in your household who would prefer to move out but cannot afford to?

☐1 Yes ☐2 No

20. If you were to become eligible for government assistance with your housing costs (or now receive it) which of the following types of programmes would you prefer?

PLEASE WRITE: 1 BESIDE YOUR FIRST CHOICE
2 BESIDE YOUR SECOND CHOICE
3 BESIDE YOUR THIRD CHOICE

PLEASE ENTER NUMBER BELOW

_____ accommodation in a housing co-operative where tenants participate in the management of the project and where *some* tenants pay rent according to their incomes

_____ accommodation in a mixed-income setting in municipal or private non-profit housing where *some* tenants pay rent according to their incomes

_____ accommodation in public housing where *all* tenants pay rents according to their incomes

_____ direct payment to assist you in paying the cost of housing *in your present dwelling*

_____ direct payment to assist you to live in a more suitable apartment in a privately-owned building

IF THE HEAD OF YOUR HOUSEHOLD IS AGED 60 OR MORE, PLEASE ANSWER THE FOLLOWING QUESTION, OTHERS GO TO QUESTION 22.

21. If you were to obtain new accommodation in an apartment, would you prefer to live in...

☐1 a senior-citizen only building

☐2 a building restricted to adults and senior-citizens

☐3 a building for families, adults, and senior-citizens

☐4 not applicable, household head is younger than 60 years of age

EVERYONE PLEASE ANSWER THE FOLLOWING

22. If you were to move into a different unit provided by a housing programme, in what area of Metro Toronto would you prefer to live?

PLEASE WRITE: 1 BESIDE YOUR FIRST CHOICE
2 BESIDE YOUR SECOND CHOICE
3 BESIDE YOUR THIRD CHOICE

PLEASE ENTER NUMBER BELOW

_____ City of Toronto
_____ East York
_____ Etobicoke
_____ North York
_____ Scarborough
_____ York Borough

23. Are you currently on a waiting list for a subsidized housing unit (including the waiting lists for the Metro Toronto Housing Authority [O.H.C.], Cityhome, Metropolitan Toronto Housing Company or other co-operative or non-profit building)?

☐1 No ☐2 Yes

24. a. What is the total number of people in your dwelling unit?
(Do not include roomers or boarders) ..... *Number of people* _____

b. What is the age of the head of the household? ..... _____ years
(*Head of the household* is the husband or wife in a married couple, either partner in a common-law marriage, or a single parent of one or more children. If none of the above applies, choose any adult member of this household.)

c. What is the sex of the head of the household?
☐1 Male ☐2 Female

d. Please state the age of the spouse (or other partner) of the household head..... _____ years
(If there is no spouse, please go to the next question.)

25. a. How many children **age five or younger** live in your household? ..... *Enter 0 if none* _____

b. How many children **over the age of 5 and under 18** live in your household? ..... *Enter 0 if none* _____

c. How many members of your household are **aged 60 to 64?** ..... *Enter 0 if none* _____

d. How many members of your household are **aged 65 or more?** ..... *Enter 0 if none* _____

e. How many members of your household are disabled or handicaped? ..... *Enter 0 if none* _____

26. Which of the following best describes the composition of your household?
PLEASE CHECK ONE BOX ONLY

☐1 One person living alone
☐2 A family headed by a married or common-law couple (with or without children, relatives, friends and boarders)
☐3 A single parent with one or more children (with or without relatives, friends or boarders)
☐4 Two or more unrelated persons living together
☐5 Other, please describe your household on the lines below.

_____

_____

27. a. Is the **head** of your household...

- ☐ 1 working in a full-time job
- ☐ 2 working in a part-time job
- ☐ 3 unemployed and looking for work
- ☐ 4 not employed outside the home

b. Is the **spouse** or partner...

- ☐ 1 working in a full-time job
- ☐ 2 working in a part-time job
- ☐ 3 unemployed and looking for work
- ☐ 4 not employed outside the home
- ☐ 5 no spouse or partner

28. What is the **highest level** of education completed by the head of the household?

- ☐ 1 Did not attend high school
- ☐ 2 Attended but did not graduate from high school
- ☐ 3 High school graduate
- ☐ 4 Community College graduate
- ☐ 5 Some university completed
- ☐ 6 University graduate

29. The following questions ask about your household income. In each case please give income **before taxes** and be sure to include **incomes of all types**, including unemployment insurance, social assistance and all other government payments. If you are not certain of the exact amount, please give your best guess.

To the nearest thousand dollars, what was the TOTAL INCOME BEFORE TAXES of:

a. the **head** of your household ..... *Please write amount* $_____ thousand dollars

b. the **spouse** of the head of your household *(if no spouse please leave blank)* ..... *Please write amount* $_____ thousand dollars

c. **other** members of your household ..... *Please write amount* $_____ thousand dollars

30. a. How many children **under 18** in your household had an income of $2,000 or more in the last year? ..... *Enter 0 if none* _____

b. *How many dependent children* **aged between 18 and 20** live in your household (that is, children who earned less than $2,000 last year)? ..... *Enter 0 if none* _____

c. *How many other dependents* **aged 21 or more**, who are full-time students or disabled and had an income of less than $2,000 last year, live in your household? . *Enter 0 if none* _____

31. a. What language is spoken in your household now?

☐ 1 English only ☐ 2 A language other than English only ☐ 3 English *and* some other language

b. To which ethnic or cultural group did you or your ancestors belong on first coming to this continent?

- ☐ 01 French
- ☐ 02 English
- ☐ 03 Irish
- ☐ 04 Scottish
- ☐ 05 German
- ☐ 06 Italian
- ☐ 07 Ukrainian
- ☐ 08 Dutch
- ☐ 09 Polish
- ☐ 10 Jewish
- ☐ 11 Chinese
- ☐ 12 Native peoples
- ☐ 13 Greek
- ☐ 14 Portuguese
- ☐ 15 Other (specify)_____

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

PLEASE PUT THIS QUESTIONNAIRE IN THE ENVELOPE ENCLOSED AND MAIL IT. NO POSTAGE IS REQUIRED

Covering Letter to All Tenants

The Municipality of
Metropolitan Toronto

Metropolitan Planning Department
City Hall, East Tower, 11th Floor
Toronto, Ontario, Canada M5H 2N1
Telephone: (416) 367-8101 Telex: 06-23472

October, 1982

Dear Resident:

The Planning Department of Metropolitan Toronto is doing a survey of Metro residents to assist in the development of housing policy. Your household has been randomly selected to participate in this study and we would ask that the head of the household complete the attached questionnaire. We wish to assure you that the individual responses to this survey will be kept confidential and will be used in summary form only.

Please complete this questionnaire as soon as possible and return it in the enclosed self-addressed envelope. **No postage is necessary.**

Thank you for your co-operation on this very important topic. If you have any questions about the survey, please phone Bill Robins or Linda Lapointe at 367-8101 of the Metropolitan Toronto Planning Department.

Yours truly,

R.J. Bower
Commissioner of Planning

Se capite soltanto l'italiano voltate il foglio

Si vous comprenez le français seulement, veuillez tourner la page.

Se comprende sómente o Português, vire para a página seguinte.

如您僅通中文，請閱後頁.

Ἂν καταλαβαίνεις Ἑλληνικά μόνο, προχώρησε παρακαλῶ στήν ἐπόμενη σελίδα.

L'Ufficio di Pianificazione di Toronto Metropolitana (Metropolitan Toronto Planning Department) sta conducendo un'inchiesta tra i residenti di Toronto Metropolitana per assistere nello sviluppo di una politica delle case di abitazione. La sua famiglia è stata scelta a caso a partecipare a questo studio. La preghiamo di far completare al capo famiglia il questionario qui accluso, e di rimandarcelo nella busta qui annessa, che non occorre affrancare. Tutte le risposte individuali rimarranno confidenziali.

Se le occorre una versione italiana del questionario telefoni al numero 367-7347.

Grazie per la sua cooperazione.

Le Service de la Planification de la Communauté Urbaine de Toronto a entrepris une enquête auprès des habitants de la Communauté en vue de l'établissement d'une politique du logement. Votre logement a été choisi pour participer à cette étude. Veuillez faire remplir le questionnaire ci-joint par le chef de famille et nous le retourner dans l'enveloppe ci-jointe. Il n'est pas nécessaire d'affranchir l'enveloppe. Toutes les réponses individuelles seront considérées comme confidentielles.

Si vous désirez recevoir une version française du questionnaire, veuillez appeler le n° 367-7306.

Merci de votre collaboration.

O Departamento de Planeamento de Metropolitan Toronto está a conduzir um estudo geral junto dos residentes de Metro para nos assistirem a desenvolver um plano de acção em relação a alojamentos. O seu lar foi escolhido a esmo para participar neste estudo. Agradecemos que o chefe de família complete o questionário anexo e o devolva no envelope anexo. Não precisa de selos. Todas as respostas individuais serão guardadas em sigilo.

Se precisa de um questionário em Português, por favor telefone ao número 367-7348.

Obrigado pela a sua cooperação.

大多倫多市計劃局正向市民實施調查，協助擬定住屋政策。貴戶已隨意中選參加此一研究。茲奉上問題單一種，請貴戶戶長填妥後用所附信封寄還，無需郵資。個別意見將予保密。

如需中文問題單，請電話 367－7307 索取。

敬謝合作。

Η Διεύθυνση Σχεδίου Πόλεως τοῦ Μητροπολιτικοῦ Τορόντο (Metropolitan Toronto Planning Department) κάνει μία στατιστική ἐπισκόπηση μεταξύ τῶν κατοίκων τῆς πόλης μας γιά νά βοηθήσει στή δημιουργία ὁρισμένων κανονισμῶν στό ζήτημα τῆς στεγάσεως. Ἐσένα καί τά πρόσωπα πού συγκατοικοῦν μαζύ σου στό σπίτι, σᾶς διαλέξαμε κατά σύμπτωση μεταξύ τῶν ἄλλων καί σᾶς παρακαλοῦμε νά λάβετε μέρος σέ αὐτή τή μελέτη. Παρακαλεῖται τό ὑπεύθυνο πρόσωπο τοῦ σπιτιοῦ νά συμπληρώσει τό ἐρωτηματολόγιο πού στέλνουμε μαζύ μέ τό γράμμα τοῦτο καί νά τό ἐπιστρέψει στόν ἐσώκλειστο φάκελλο. Δέν χρειάζεται νά βάλετε γραμματόσημα. Ὅλες οἱ προσωπικές ἀπαντήσεις θά κρατηθοῦν ἐμπιστευτικά μυστικές.

Ἄν χρειάζεσαι τό ἐρωτηματολόγιο στήν Ἑλληνική γλῶσσα, τηλεφώνησε παρακαλῶ στό 367-7388

Εὐχαριστοῦμε γιά τή συνεργασία.

Follow-up Post-card

Dear Resident:

A questionnaire was recently mailed to your household as part of a study on housing. We have not yet received a reply. If it is in the mail, please accept our thanks and disregard this card. If you have not yet completed the questionnaire, we hope you will do so and return it as soon as possible. No postage is necessary. If you have lost your questionnaire, please call Bill Robins or Linda Lapointe at 367-8101 so another can be sent to you.

Introductory Letter to Senior Homeowners

The Municipality of
Metropolitan Toronto

Metropolitan Planning Department
City Hall, East Tower, 11th Floor
Toronto, Ontario, Canada M5H 2N1
Telephone: (416) 367-8101 Telex: 06-23472

September, 1982

Dear Resident:

The Planning Department of Metropolitan Toronto is doing a survey of Metro residents to assist in the development of housing policy. The survey asks about your housing, your neighbourhood and your future needs. It will be sent out and returned by mail and takes about twenty minutes to complete. To make sure this survey represents the people living in Toronto a cross-section of households was randomly selected. Your household was one of those chosen and we request your participation in this survey. All answers to the survey are strictly confidential.

We hope you will agree to fill out the questionnaire. If you agree to do so, please return the enclosed postcard, **no postage is required.** If you have any questions about the survey, please phone Bill Robins or Linda Lapointe at 367-8101.

By completing the survey you will help to improve housing policies in Metro.

Yours truly,

R.J. Bower
Commissioner of Planning

Se compriende sómente o Português vire para a página seguinte.

如您僅通中文，請閱後頁.

Si vous comprenez le français seulement, veuillez tourner au verso.

Ἐάν καταλαβαίνετε Ἑλληνικά μόνον, γυρῖστε παρακαλῶ στήν ἐπομένη σελίδα.

Se capite soltanto l'italiano voltate il foglio.

Il Metropolitan Planning Department sta facendo un'inchiesta tra i residenti di Toronto Metropolitana per assistere nello sviluppo di una politica immobiliare. La sua famiglia è stata scelta per partecipare a questo studio. Se lei è interessato ad essere incluso in quest'inchiesta la preghiamo di inviarci la cartolina qui acclusa, perchè possiamo inviarle un questionario. Non occorre affrancarla. Le risposte non saranno divulgate.

大多倫多市計劃局正向市民調查，協助擬定住屋政策．貴戶被選參與此一研究．如願意參加，請將所附明信片寄還，以便奉上問題單．郵資免費．個別意見，必予保密．

Le service métropolitain de planification est en train d'effectuer une étude parmi les résidents de Toronto en vue de développer les politiques du logement. Votre foyer a été choisi pour participer à cette étude. Si vous acceptez d'être inclus dans cette étude, veuillez renvoyer la carte postale ci-jointe afin que nous puissions vous envoyer un questionnaire. Il n'est pas nécessaire de l'affranchir. Toutes les réponses individuelles seront traîtées confidentiellement.

Ἡ Διεύθυνσις Σχεδίου Πόλεως (Metropolitan Planning Department) διενεργεῖ μία ἐπισκόπησιν μεταξύ τῶν κατοίκων τοῦ κέντρου τῆς πόλεως διά νά βοηθήση εἰς τήν ἀνάπτυξιν τῆς πολιτικῆς περί οἰκισμῶν. Τό σπιτικόν σας ἔχει ἐπιλεγῆ νά συμμετάσχη εἰς τήν μελέτην αὐτήν. Ἐάν εἶσθε πρόθυμοι νά συμμετάσχετε εἰς τήν στατιστικήν αὐτήν ἐπισκόπησιν, παρακαλεῖσθε νά ἐπιστρέψετε τήν ἐσώκλειστον ταχυδρομικήν κάρταν ὥστε νά σᾶς ταχυδρομηθῆ τό σχετικό ἐρωτηματολόγιον. Οἱ ἀνταποκρίσεις ὅλων τῶν ἰδιωτῶν θά τηρηθοῦν ὑπό ἐχεμύθειαν.

O Departamento de Planos de Metropolitan está fazendo um estudo geral dos residentes de Metro para assistirem a desenvolver o plano de acção de alojamentos. O seu lar foi escolhido para participar neste estudo. Se você está pronto a ser incluído neste estudo, por favor mande-nos o bilhete postal incluído, para que um questiónario vos seja enviado. Não precisa de selos. Todas as respostas serão guardadas secrètamente.

Return Post-card from Senior Owners

☐ Yes, I am willing to participate in the survey on housing need.

☐ Oui, j'accepte de participer à l'étude sur les besoins de logement. Veuillez m'envoyer un questionnaire en langue française.

☐ Sim, eu estou pronto a participar no estudo das necessidades de alojamentos. Mande-me um questionário em Português.

☐ Μάλιστα, είμαι πρόθυμος(η) νά συμμετάσχω είς τήν ἐπισκόπησιν τῆς ἀνάγκης οἰκισμῶν. Στεῖλτε μου τό ἐρωτηματολόγιον είς τήν Ἑλληνικήν.

☐ 是的，我願意參加住屋需要調查，請寄中文問題單。

☐ Sì, intendo partecipare all'inchiesta sulla necessità di alloggi. Inviatemi un questionario in italiano.

Check one box

Cruze um quadrado

請任選一項

Ne marquez qu'un seul carré

Σημειώστε ἕνα τετράγωνον

Segnate una casella

Covering Letter to Senior Homeowners

The Municipality of
Metropolitan Toronto

Metropolitan Planning Department
City Hall, East Tower, 11th Floor
Toronto, Ontario, Canada M5H 2N1
Telephone: (416) 367-8101 Telex: 06-23472

October, 1982

Dear Resident:

Thank you for returning the postcard indicating your willingness to participate in the survey on housing in Metropolitan Toronto. Would you please have the head of the household complete the attached questionnaire. We assure you that the individual responses to the survey will be kept confidential and will be used in summary form only.

Please complete the questionnaire as soon as possible and return it in the enclosed self-addressed envelope. **No postage is necessary.** If you have any questions about the survey, please telephone Bill Robins or Linda Lapointe at 367-8101.

Thank you for your co-operation.

Yours truly,

R.J. Bower
Commissioner of Planning

APPENDIX C

C1: ALTERNATIVE DEFINITIONS OF SUITABILITY AND ADEQUACY

C2: CROWDING BY PERSONS PER ROOM AND PER BEDROOM

C3: DISTRIBUTION OF HOUSEHOLDS BY TENURE AND SENIOR/ NON-SENIOR IN METROPOLITAN TORONTO

C4: WEIGHTING OF RESPONSES

C5: ESTIMATE OF ERROR

C6: RESPONSES AVAILABLE FOR COMPUTING THREE ASPECTS OF NEED

Appendix C1

ALTERNATIVE DEFINITIONS FOR SUITABILITY AND ADEQUACY EXAMINED BY THE STEERING COMMITTEE

1.0 SUITABILITY

The most commonly used definitions for whether or not a unit is crowded is one person/room (where a room is defined as a habitable room excluding bathrooms, hallways and unfinished basements) or 2 persons/bedroom. Definitions using some minimum spatial requirement per person were considered impractical in the survey approach being used.

SOME ALTERNATIVE DEFINITIONS OF SUITABILITY

More than one occupant per room	Paterson report, 1975[1] C.M.H.C./H.U.D. Joint Report 1982[2]
In a dwelling shared by more than two or more families	Paterson report
350 sq. ft. for 1-person hhld. 480 sq. ft. for 2-person hhld. 620 sq. ft. for 3-person hhld. 750 sq. ft. for 4-person hhld. 880 sq. ft. for 5-person hhld. 1,010 sq. ft. for 6-person hhld. 1,150 sq. ft.	Federal government report on the relationship between social policy and housing policy[3]
2 persons per bedroom	Cited in C.M.H.C. report on projecting long-term requirements in 1978.[4]

Sources:

1. Housing Needs in the Metropolitan Toronto Planning Area: A Review, Paterson Planning and Research Ltd., 1975.
2. Housing Affordability Problems and Housing Need in Canada and the United States: A Comparative Study, H.U.D. & C.M.H.C., February 1981.
3. The Relationship Between Social Policy and Housing Policy: A Federal Perspective, O.H. 1979.
4. Projecting Long-Term Housing Requirements and Assessing Current Housing Needs: The Canadian Experience, C.M.H.C., 1978.

SOCIAL PLANNING COUNCIL
MINIMUM HOUSING STANDARDS

BEDROOM ALLOTMENT BY FAMILY SIZE AND TYPE

Family Size and Type	Bedrooms
Single Adult or Couple* (any age)	One
Adult(s) with 1 child	Two
Adult(s) with 2 children (same sex, any age)	Two
Adult(s) with 2 children (different sex, under 5 years)	Two
Adult(s) with 2 children (different sex, over and under 5)	Two - Three depending on age difference
Adult(s) with 2 children (different sex, 5 and over)	Three
Adult(s) with 3 children	Three

* Elderly couples may require 2 bedrooms if one partner is sick, a noisy sleeper, or has limited mobility.

Source: Guides for Family Budgeting 1981

2.0 ADEQUACY

2.1 Alternative Definitions

(i) SHU

Dwellings were classified as poor, fair or good according to the presence or absence of the following characteristics of the exterior of the building:

Major Faults

01: Sagging roof
02: Sloping walls
03: Poor foundations (crumbling, cracking cement, open holes)
04: Decaying wood (window and door sills)

Minor Faults

05: Shingles missing from the roof in quantity
06: Sagging eaves
07: Broken windows
08: Loose bricks (including poor siding)
09: Poor porch footings
10: Poor paint
11: Poor grading (area immediately next to structure slopes towards foundation)
12: None of the above conditions exist

"POOR" refers to any building where one or more of characteristics 01-04 exist or where three or more characteristics 05-11 exist.

"FAIR" refers to any building where no characteristics 01-04 exist and where two characteristics 05-11 exist.

"GOOD" refers to any building where none of characteristics 01-04 exists and where one or none of characteristics 05-11 exist.

It should be noted that these are all characteristics of the exterior of the building only; hence it is possible that a dwelling could have been classed as in good condition but had many interior faults.

(ii) Census

The only data the Census seems to gather regularly concerning housing conditions is on water supply and bath facilities.

In 1981 the Census asked the following questions:

Q. 16 How many bathrooms are there within this dwelling?

_____ None

or

_____ Number of complete bathrooms

_____ Number of half bathrooms

Q. 19 Is this dwelling in need of any repairs? (Do not include desirable remodelling or additions.)

_____ No, only **regular maintenance** is needed (painting, furnace cleaning, etc.)

_____ Yes, **minor repairs** are needed (missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.)

_____ Yes, **major repairs** are needed (defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.)

A discussion with Statistics Canada officials indicates that the results will be collapsed into two categories: dwelling units with no or minor repairs and dwelling units with major repairs. Statistics Canada will not be using the data to classify units as adequate or inadequate. C.M.H.C. had done some work on this topic and during the finalization of the questionnaire advised the Steering Committee to adopt the question used by Statistics Canada in the 1982 Survey of Household Facilities and Equipment. (See Question 6 on mail-out questionnaire.)

(iii) U.S.

Any one or more of the following problems defines a physically inadequate unit:

1. Lacking or sharing some or all plumbing facilities;

2. Lacking or sharing some of all kitchen facilities;

3. Having 2 out of 3 signs of inadequate maintenance (open cracks or holes in exterior walls, holes in floors, peeling paint, or peeling plaster over one square foot of an interior wall);

4. Having inadequate heat.

Appendix C2

CROWDING BY PERSONS PER ROOM AND PER BEDROOM

Measure of Crowding	Household Size 1	2	3	4	5	6+
More than 1 person/room	0	1.3%	2.7%	13.0%	27.9%	63%
More than 2 person/bedroom	0	0	15.1%	6.0%	29.5%	44%
N	586	549	224	201	61	27

Appendix C3

DISTRIBUTION OF HOUSEHOLDS BY TENURE AND SENIOR/NON-SENIOR FOR METROPOLITAN TORONTO, 1981

1981 Assessment Files

	Toronto		North York		Scarborough		East York		York		Etobicoke		Total	
*owners	12,352	(5.0)	5,906	(3.1)	13,464	(9.2)	3,276	(7.6)	3,839	(7.3)	5,711	(5.3)	44,548	(5.7)
*renters	12,162	(4.9)	3,271	(1.7)	4,847	(3.3)	3,302	(7.6)	1,422	(2.7)	1,531	(1.4)	26,534	(3.4)
senior owners	34,365	(13.8)	32,544	(16.9)	21,016	(14.4)	9,101	(21.2)	9,546	(18.4)	22,480	(21.0)	129,052	(16.4)
non-senior owners	49,285	(19.8)	60,028	(31.2)	54,089	(37.1)	8,210	(19.1)	12,802	(24.7)	34,305	(32.1)	218,719	(27.7)
senior renters	35,709	(14.4)	22,987	(12.0)	13,660	(9.4)	5,679	(13.2)	6,743	(13.0)	12,222	(11.4)	97,000	(12.3)
non-senior renters	104,641	(42.1)	67,544	(35.1)	38,621	(26.5)	13,434	(31.2)	17,569	(33.8)	30,568	(28.6)	272,377	(34.6)
Total	248,514	(100.0)	192,280	(100.0)	145,697	(99.9)	43,002	(99.9)	51,921	(99.9)	106,817	(99.8)	788,230	(100.1)

* age unknown

Note: Senior household defined as one in which 1st or 2nd person listed is 58 years old or more.

Source: 1981 Assessment Tapes for Metropolitan Toronto; based on a special computer program developed by the Ontario Ministry of Municipal Affairs and Housing.

Appendix C4: Weighting of Responses

Sample Selection Group	Group Assignment on the Basis of Survey Result: Non-Senior Owner	Non-Senior Tenant	Senior Tenant	Senior Owner
	WEIGHTS FOR GROUP COMPARISONS			
Non-Senior Tenant	.00	1.000	1.000	.674
Senior Tenant	.00	1.000	1.000	.620
Senior Owner	.00	1.484*	1.613	1.000
	WEIGHTS FOR ESTIMATES FOR TENANTS			
Non-Senior Tenant	.00	1.000	.875+	.00
Senior Tenant	.00	1.000	.875+	.00
Senior Owner	.00	1.484	1.412+	.00
	WEIGHTS FOR ESTIMATES FOR SENIORS			
Non-Senior Tenant	.00	.00	.644	.674
Senior Tenant	.00	.00	.644	.620
Senior Owner	.00	.00	1.039	1.000

* this figure is obtained by dividing the probability of response for non-senior tenants, which is 2005/272,377 (from Table 1, column 1), by the probability of response for senior owners, which is 640/129,052 (Table 1, column 3). This is equal to .00736 divided by .00496, or 1.484.

+ These figures are equal to those above, multiplied by .875. After the reassignment of groups there are 1858 cases (Table 4, last row) representing the 272,377 non-senior tenants (Table 1, first row) in the population, and 756 cases representing the 97,000 senior tenants. The multiplier is obtained by dividing the two sampling fractions, i.e. .875 = (1858/272,377).

(756/97,000)

Source: M. Ornstein, Metropolitan Toronto Assisted Housing Survey, op. cit., Appendix

Appendix C5: Estimate of Error

The samples of non-senior tenants, senior tenants, and senior owners may be treated as simple random samples in statistical analysis. Errors may therefore be computed from the following formula:

95% confidence interval is $\pm 2\sqrt{\frac{p\,(1-p)}{n}}$;

where p is the probability in question

and n is the number of cases.

For estimates based on the entire subsamples, n is about 1600 for non-senior tenants, n is about 550 for senior tenants and owners. The following tables gives confidence intervals for selected values of p and n.

	Probability (p)			
n	.1 or .9	.2 or .8	.3 or .7	.4 to .6
100	.060	.080	.092	.098
200	.042	.057	.065	.069
400	.030	.040	.046	.049
550	.026	.034	.039	.042
800	.021	.028	.032	.035
1000	.019	.025	.029	.031
1600	.015	.020	.023*	.024

Source: M. Ornstein, o.p. cit., Appendix

Appendix C6: Responses Available for Computing Three Aspects of Need

	Group		
	Non-Senior Tenant	Senior Tenant	Senior Owner
Number of Respondents (Weighted)	1857	756	647
Per Cent reporting income	88	77	83
Number reporting income	1641	580	539
Per Cent with all data to permit Affordability calculation	88	76	83
Number of Respondents with Affordability Variable	1636	577	557
Per Cent of Respondents with all data to permit Suitability Calculation	96	92	98
Number of Respondents with Suitability Variable	1789	697	631
Per Cent of Respondents with all data to permit Adequacy Calculation	96	88	98
Number of Respondents with Adequacy Variable	1787	662	631
Per Cent of Respondents with Affordability, Suitability and Adequacy Variables Defined	86	72	82
Number of Respondents with Affordability, Suitability and Adequacy Variables Defined	1589	546	528

Source: M. Ornstein, op. cit., pg. 19